



Air Guard Federal Credit Union

1701 N. Minnesota Ave. • P.O. Box 2636 • Sioux Falls, SD 57101-2636 • 605-339-9297 • December 2008

Holiday Club Account



Did Christmas catch you unprepared this year? Did you end up paying for your Christmas shopping with credit cards in spite of your best efforts? Our Holiday Club Account can help you avoid the stress of Christmas spending next year!

You can contribute to the Holiday Club Account by automatic transfer, payroll deduction, or over the counter transactions. We keep the money safely set aside and accruing dividends until November 1, when we transfer the balance to your regular share account. The earlier you start saving, the more money you will accrue for Christmas next year!

Don't miss this opportunity to ease your holiday load! Open a Holiday Club Account today!

LOANS at Air Guard FCU

Are you sick of high interest rates? Air Guard FCU is here to help. We can refinance your high rate auto loan or consolidate your credit card debts. Even if you think you have a good rate now, Air Guard FCU may be able to surprise you. We have two full-time loan officers on staff to answer all of your questions, and most lending decisions are made the same day the application is received. Call Melissa or Mike today to see how much you can save with Air Guard FCU!

Annual Meeting



The Air Guard FCU annual meeting is Thursday, March 26, 2009 at 5:00 in the credit union lobby. Come early for refreshments and stay for the meeting. As a member-owner, you have a say in the future of the credit union!

Nominations for Board of Directors

This letter is to give all members of the Air Guard Federal Credit Union notice that nominations are being solicited for the two (2) term openings on the credit union's Board of Directors. The members who are nominated and elected for these positions will serve a three (3) year term on the credit union's Board of Directors.

All individuals nominated must agree to serve the above term if elected. Nominations must be received by a member of the nominating committee by January 31, 2009. Nominated individuals must submit a short biography and list of qualifications to be printed in the informational packet that will accompany official election ballots if an election is required.

If you have any questions or would like information on this process please contact one of the members of the nominating committee below or contact Steve at the credit union for more information.

Nominating Committee Members:
Jerry Ball and Don Mulloy

The credit union annual membership meeting has been scheduled for March 26, 2009. Watch your newsletter for more information in the near future. If an election is required you will receive your ballot in the mail in March and the results will be announced at the annual meeting in May.

IRA ACCOUNTS

With tax season approaching, now is the time to think about Individual Retirement Accounts. Contributions to an IRA may be tax deductible. Air Guard FCU offers both Traditional and Roth IRAs, so we can meet your investing needs.

Call Camille at the credit union today to discuss your IRA options.

Thank You Troops!

Air Guard FCU would like to convey our most sincere thanks to the men and women of our local guards and reserves that have served in the past year. We also thank the families of our courageous military personnel. We are truly the home of the free because of you, the brave!

HAWAII QUARTER SETS ARE HERE!

If you are collecting the state quarters, the final set has been released. We have several sets of previously released quarters, so check what is missing from your collection and come in to make it complete!



Holiday Closings 2008

Martin Luther King, Jr Day Jan. 19
Presidents Day Feb 16



Air Guard
Federal Credit Union

OFFICE HOURS

Monday - Friday
Lobby: 9am - 5pm • Drive-Thru: 8:30am - 5:30pm
Saturday Drive-Thru: 9am - 1pm
January 10, February 7, and March 7

For current rates go to
www.airguardfcu.org
or call the Credit Union.

AIR GUARD FCU STATS*

Number of Members	2,263
Total Deposits	\$12,828,443
Total Loans	\$10,817,555
Total Assets	\$14,167,350

*As of November 30, 2008.

Services We Offer

SHARE SAVINGS ACCOUNTS

- Share Accounts
 - Share Certificates
 - CUSucceed Teen Club
 - Non-Stop Money Market
 - IRA Accounts
 - Kirby Kangaroo Club*
- *newborn through 12 years of age

SHARE DRAFT CHECKING ACCOUNTS

- Advantage ATM/Debit Card
 - Overdraft Protection Line of Credit
 - Snowbird Plus*
- *for members over 50 years of age

LOANS

- New and Used Car
- Recreational Vehicles
- Second Mortgage Loans
- Computer Loans
- Signature Loans
- Visa Credit Card
- Student Loans
- Mortgage Loans
- Home Equity Loans

CONVENIENCE ITEMS

- On-Line Banking
- Freedom Line Audio Response
- Drive-Up Window
- Night Depository
- Direct Deposit
- Money Orders
- NADA Guides
- Online Bill Pay



On-line banking now offers check imaging!
Log on to your account and check it out!
www.airguardfcu.org