



Air Guard Federal Credit Union

1701 N. Minnesota Ave. • P.O. Box 2636 • Sioux Falls, SD 57101-2636 • 605-339-9297 • Fall 2009



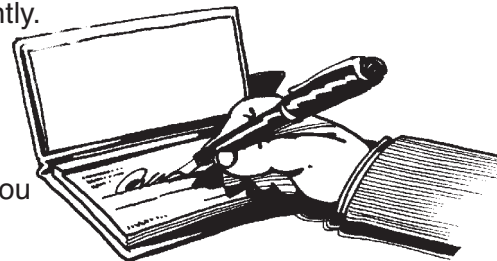
Air Guard FCU participated in a building day with Habitat For Humanity in August. Our volunteers donated 4 hours of their time to help build a house for someone in need. Habitat for Humanity was building two houses side by side, so our volunteers worked on both houses as needed. Thank you to everyone that participated, your hard work was greatly appreciated!!

THE BANQUET

The Air Guard FCU along with the Sioux Valley Chapter of Credit Unions will be serving the evening meal at The Banquet on Tuesday, October 20, 2009. We need volunteers to help with preparing the meal in the afternoon and serving the meal in the evening. If you are interested in helping, please contact Camille at the credit union. You can call her at 339-9297, ext 13 or email memberservices@airguard-fcu.org. We would love to hear from you!!

Avoid Check Scams!

In this age of technology, fraudulent checks are appearing more frequently. Fraudsters can print checks at home on their laser printers, business checks can be "washed" and reused, and people that are in need of money can be taken advantage of.



Don't be a victim!! Whether you are selling an item on the internet, or you receive a check in the mail, here are some tips to protect yourself.

First, is the check for the agreed upon price? If the sender remits an amount greater than requested and asks for the overage to be wired back to them, BEWARE!! An honest buyer has no reason to send more than the purchase price. This scam works because the check is a fake, and by the time you find out, the "overage" has been sent.

Second, is the check from a financial institution? It may seem strange, but frequently fraudulent checks are drawn on accounts held by other types of businesses. If your buyer is John Doe, but the check is from ABC Company, BEWARE! Fraudsters create or steal company checks and use them for their own means. Since the company didn't issue the check, they will refuse payment. This scam works because the company may not see the check until it appears on a statement, and by the time it is returned, you have completed the sale.

Finally, were you expecting the check? If you receive a check for proceeds of a sale you have not yet agreed to, or sweepstakes or lottery winnings you were not aware of, BEWARE! With any legitimate win, there is paperwork to be completed before the funds are dispersed. You also have to enter sweepstakes to win. While that may seem obvious, the lure of free money may overshadow better judgment.

If you receive a check that you aren't sure of, don't worry. Bring it to the credit union. We will check with the issuer to ensure the validity of the check before we go any further. Keep in mind: If it seems too good to be true, it probably is.

Tough Economic Times

We know times are tough right now, and Air Guard FCU is here to help. We can provide a safe, stable home for your savings and IRA. We can answer tough lending and credit questions. Air Guard FCU is locally owned-by you, our members and we want to help you any way we can. Call or stop by, and see what we can do for you.

E-STATEMENTS ARE AVAILABLE!

Air Guard FCU is proud to offer e-statements. Instead of mailing a paper copy of your statement each month, we are offering the option to review your statement online. There is no cost to you for this service, but the benefits are exceptional:

1. Security: With the incidents of identity theft on the rise, why take chances? Signing up for e-statements means that there will be no statement sitting unattended in your mailbox for someone to steal.

2. Convenience: An e-mail will notify you of the availability of the current statement. Then you can sign on to our secure web site from any computer to review and reconcile your account.

3. Record management: Once you sign up for e-statements, those statements are always available for you to review. If you need statement copies in the future, you may log on and print them off at any time, no trip to the credit union necessary!

You can sign up for e-statements through our online banking or at the credit union. Enroll today!

Holiday Closings 2009

October 12 - Columbus/Native American Day
 November 11 - Veterans day
 November 26 - Thanksgiving
 November 27 - Closing at 1:00
 December 24 - Closing at 1:00
 December 25 - Christmas



**Air Guard
Federal Credit Union**

OFFICE HOURS

Monday - Friday
 Lobby: 9am - 5pm • Drive-Thru: 8:30am - 5:30pm
 Saturday Drive-Thru: 9am - 1pm
 Oct 3, Nov 7, and Dec 5

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

AIR GUARD FCU STATS*

Number of Members	2,310
Total Deposits	\$14,064,282
Total Loans	\$11,123,938
Total Assets	\$15,325,356

*As of August 31, 2009

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