

## Mark Your Calendar...

Our 2015 Annual Meeting will be held on  
May 2nd at 9:30 a.m.  
at the Fargo Holiday Inn

In the next year, we will be offering Safe Deposit boxes to our members. We have had a lot of interest in the Safe Deposit boxes so we are allowing our members to reserve their box in advance.

We will be offering two different sizes:

3x10	\$30/annually
5x10	\$40/annually

Boxes can be reserved on a first come first serve basis. If you'd like to reserve a box, please call one of our offices to have your name placed on the list.

Main Office	701-235-2832
Amber Valley Office	701-356-0073
Dilworth Office	701-356-1360

# IRA



You can make contributions to your Traditional IRA for the 2014 tax year until April 15, 2015. If you are in need of an IRA, either Roth or Traditional, we can help! Speak to Cinder at the Main Office to get started today!

Wherever you want to go,  
we'll help you get there with a  
**VACATION LOAN**

\$5,000 Max\*\*\*  
36 month term  
6% APR\* to 8% APR\*\*

\*credit scores 640 and above

\*\*credit scores 639 and below

\*\*\*on approved credit; fees may apply



First Quarter 2015

*Thank you to everyone who attended our  
Open House and helped us raise \$3,300 for the  
Great Plains Food Bank!*

*Congratulations to the winners of the Food  
Bank drawing, the Open House drawings  
and this year's Turkey drawings!*

*We appreciate your business and  
look forward to making 2015 a great year!*

**Did the holidays leave you with empty pockets?**

**There is still time to skip your January loan payment!**

**For more information, call:**

**Kyle (Main Office) 701-356-1371**

**Cinder (Main Office) 701-356-1373**

**Laura (Dilworth Office) 701-356-1367**

**Caroline (AV Office) 701-356-1394**

**or**

**You can download the form on our website,  
[www.unitedsavingscu.org](http://www.unitedsavingscu.org), or stop into one of  
our offices to pick up a form.**

**\*\*\*\*restrictions may apply\*\*\*\***



Work on our new building is progressing and we are  
anticipating being on schedule to open in mid-April 2015!



### **To avoid scammers, be wary of the phone...**

While scams keep changing, the targets stay the same. Seniors continue to be the marks of a variety of low-risk crimes that prey on their sense of duty and exploit their fear of cognitive loss.

The Federal Trade Commission's Bureau of Consumer Protection logged 1.1 million consumer fraud complaints in 2013; 47% of the victims were age 50 or older, with a median payout of \$400 a complaint.

Retirees make ripe targets because they have access to cash via retirement savings and equity in their homes.

Here's are some tips to avoid being targeted:

- **Ditch the landline.** The most common way scammers make contact is by phone, which accounts for 40% of all fraud contacts, up from 30% two years ago. One reason seniors are targeted is because they still use landlines--so they're easy to find through commercially sold phone lists--and they often answer their phones.
- **Sign up for AARP's Fraud Watch Network alerts** (<http://wwwl.aarp.org/money/scams-fraud/fraud-watch-network/>) and check its online map. This will help you keep up to date on the scams happening where you live, as scammers frequently change the areas they are targeting.
- **Call the U.S. Senate Special Committee on Aging Fraud Hotline.** If you suspect someone is a victim of fraud, call the hotline (855-303-9470) where fraud investigators can offer advice about how to proceed.
- **Hang up.** Whether it's a purported relative imploring you to send money right away or a sweepstakes requiring you to pay taxes in advance--two common scams--say you'll call back. Then research the situation. If the caller is putting pressure on you to pay immediately, it's a scam.

### **Take a hard look at Extended Warranties**

When you're itching to drive away in that new car, it may be hard to resist dealership arguments to just wrap that extended warranty cost into your monthly payments. Since many automakers give automatic new-car warranties longer than the traditional three years or 36,000 miles, an extended warranty might not be necessary.

However, if you're among those that find the reassurance of an extended warranty worth the price, here's some advice on getting the best possible deal:

- **You don't have to buy right away.** Review your current warranty. If you still have a manufacturer's warranty, you would be wasting your money by paying for double coverage. You can always buy an extended warranty just before your original one expires.
- **See who is behind the contract.** Wherever you buy it, see what financial company backs your extended warranty.
- **Know what is NOT covered in your contract.** Like regular new-car warranties, most extended service contracts exclude recurring maintenance items such as brake parts, windshield, headlights, light bulbs, and oil and air filters. additionally, some potentially expensive repairs like power windows and seats are sometimes excluded.
- **Check the deductible.** A deductible of \$100 before coverage starts will often be required. This seems reasonable because you are trying to protect yourself against big bills.
- **Make sure you can transfer the contract.** If you want to sell your vehicle later as a used car, an extended warranty that goes with it will enhance its value.
- **Find out how repairs are paid for.** Some warranty companies pay directly to the repair shops. With others, you pay up front and then collect from the service contract company--often a slow process.

For all your questions on USCU extended warranties, talk to Kyle, Laura, Caroline or Cinder today!

### **Board of Directors**

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David Dahl-Vice Chairman  
Maynard Schmidt-Secretary  
Pete Shaw  
Tim Krieg  
Doreen Klomstad  
Gary Zahalka

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David Duval  
Marc Halvorson  
Roxann Depee

### **Membership Officer**

Durran "Hank" Unger

### **Security Officer**

Rick Majerus

**\*\*\*Thank you Volunteers for  
all that you do!\*\*\***

### **Staff**

#### **Main Office**

Jan-Mortgage Lending  
NMLS # 415780  
Kyle-Consumer Lending  
Cinder-Consumer Lending  
Bobbie-Teller  
Brittany-Teller  
Melissa-Teller

#### **Amber Valley Office**

Nicholaus Woodard-  
President/CEO  
NMLS # 536979  
Caroline-Branch Manager  
NMLS # 536961  
Elizabeth-Compliance Officer  
Chantay-Teller  
Heidi-Teller

#### **Dilworth Office**

Bonnie Mohr-Vice President  
Laura-Consumer Lending  
NMLS # 415940  
Cheri-Teller/VISA  
Korianne-Teller



This credit union is federally  
insured up to \$250,000 by the  
National Credit Union  
Administration  
NMLS # 414694