

The Silver Liner Quarterly Connection

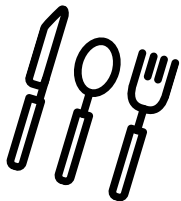
January 1st, 2016



Hi! I'm so excited to meet all of my new friends! My name is Madison Lewison. I work in our Worthington Branch where they allow me to do all of the "fun stuff", as I like to describe it! The "fun stuff" includes all of the Credit Union's marketing, Silver Liners events, and the Student Savers programs! I've worked with FACU since February 2015 and I'm sure I haven't had the pleasure of meeting all of you yet, unless you attended our picnic this summer in Worthington. If so, you may remember...we played I-N-G-O. Yes, you read that right because I forgot to check all of the BINGO numbers, and there were mysteriously no B's!! I have to say that was a great way to introduce myself to all of you! So if you ever come in the Worthington branch please stop in my office and introduce yourself, and I can promise you that I will always check our BINGO numbers if we play again!! As I take on this new role, if you have any suggestions for an event or what you'd like to see from the Silver Liner Program, please let me know!

many thanks

Thank you for sending in your delicious recipes for our 30th Anniversary Cookbook! Cookbooks will be available for you at our Annual Meeting in March!



How much do you REALLY know about winter?

Answer all of the questions correctly & drop it off at one of our branches by January 31st to be entered in a drawing for a "warm" winter gift!*

- 1. What is the coldest temperature recorded in the U.S.?**
a. -54 b. -90 c. -73 d. -80
- 2. At what core body temperature will Hypothermia begin to set in?**
a. 98 b. 94 c. 96 d. 99
- 3. If the wind chill is -20 F, how long will it take to get frostbite?**
a. 10min b. 45min c. 30min d. 20min
- 4. How much body heat escapes through your head?**
a. 90% b. 50% c. 70% d. 40%

Name: _____ Phone #: _____

*Official Rules are available at any Fulda Area Credit Union branch. Void where prohibited and subject to all laws. Winner is not required to be present to win. Entries must be received by or be postmarked by January 31, 2016 to be eligible. All prize winners must sign a publicity release form to receive the prize. Other rules may apply. Please see Official Rules for details.

You're Invited!

Wednesday, February 10th, 2016

2:00 p.m. - 4:00 p.m.

Fulda Senior Citizen Building
107 N. Lafayette Ave. Fulda, MN

Join us for Valentine
treats, games, & fun!

Please **R.S.V.P** at any
of our branches by
February 2nd!

Think before you talk!

Fulda Area Credit Union will **NEVER** contact you and ask for personal information such as your social security number, credit or debit card number, PIN, or 3-digit security code.

If you receive any phone calls requesting your card information or any other personal information, the call is not actually coming from the credit union. Do not release any personal information, hang up, and call the credit union immediately by calling one of our branches directly. Do not call a phone number given by the suspicious caller.



WINcentive™ SAVINGS

Starting **January 4th, 2016** we will be offering WINcentive Savings accounts, which is a prize-linked savings. WINcentive Savings is offered exclusively to participating Minnesota Credit Unions! If you would like to have the chance to win cash prizes for saving your money, a WINcentive account may be suitable for you!

For every \$25 increase in your balance, you earn one entry in each of the following drawings*:

\$100 monthly, \$1,000 quarterly, and \$5,000 annually!

Kick-off prize of \$1,000 for deposits made in January 2016!

The Minnesota Credit Union Network hosts these prize drawings, and we will notify you via phone if you're a winner!

However, in addition to the state-wide drawings, we will have additional drawings available to Fulda Area Credit Union members only for \$25 quarterly and \$100 annually! Visit our website or www.wincentivesavings.org for more information, updated prize schedule, and prize winners!

*See member representative for complete terms, conditions, and Official Rules.

WINcentive™
SAVINGS

Federally Insured by NCUA