

Login ID:

Password:

[Log In](#)

HOME ABOUT US HOW TO JOIN **SERVICE AND PRODUCTS** RATES CONTACT US LOAN APPLICATION E-STATEMENTS 

## Service and Products

### Share (Savings) Accounts

- Regular (\$10 minimum)
- Pee Wee Penguin Youth Savers
- Christmas Club

### Share Draft (Checking) Accounts

- Debit Card/ATM Access
- Teen Checking

### Individual Retirement Account (IRA)

### Loans

#### **Make your Loan Payment Here!**

- Mortgages
- Personal/Signature Loan (unsecured)
- Share/Certificate Secured Loan
- New and Used Vehicle
- Other Titled Vehicle
- Other Secured Loan Options

### Online Banking Services

#### Mobile Banking

Enroll in the Consumer's Federal Credit Union App today! Its convenient, safe, free and easy to use!





### Additional Services

- Direct Deposit
- Notary Public (at no charge)
- Other Services

### Contact Information

 Ph: (605) 835-8749

 Fax: (605) 835-9413


 Mailing Address:

301 W. Hwy. 18, PO Box 69,  
Gregory, SD 57533

 Email: [consfcu@gwtc.net](mailto:consfcu@gwtc.net)

 Branch Location:

301 W. Hwy. 18, Gregory, SD 57533

 Hours: M-F 8am-5pm, Sat. 9am-12pm



### Lost or stolen card?

If you have lost your Debit Card, please call the Credit Union 1.605.835.8749.

Nights and weekends please call 1.800.500.1044 immediately to report it, and follow up with us to discuss your options.

## SHARE (SAVINGS) ACCOUNTS

### USA PATRIOT Act

Important information about procedures for opening a new account:

- Consumer's Federal Credit Union is helping the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account.
- What this means to you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

The Credit Union offers the following savings programs:

**Regular** savings accounts where dividends are paid quarterly on the average daily balance. You have access to the balance above the required minimum of \$10. The minimum balance in the share account allows the member access to our other services.

**Pee Wee Penguin Youth Savers** accounts where young members of the Credit Union are taught smart saving, spending, and other financial tips. With the help of the Pee Wee Penguin program young members will learn about the key principles of smart savings and the lifelong benefits of becoming a credit union member.

**Club Accounts** allow you to save money for any reason in a separate account. You decide how much and how often. The club account offered at the Credit Union is Christmas Club.



[Back to Top](#)

## INDIVIDUAL RETIREMENT ACCOUNTS (IRA)

**IRA** savings accounts where dividends are paid quarterly on the average daily balance.

**Traditional IRAS** may be tax deductible and are tax deferred (check with your tax advisor). Annual deposit limits based on IRS regulations.

**Roth IRA** is a non-deductable retirement planning option that is funded solely by after-tax dollars. The Roth IRA offers the possibility of tax-free earnings. The Roth IRA allows for tax-free distributions if used for a qualified purpose, such as a first-time home purchase, being over age 59 1/2, or if you become disabled.

[Back to Top](#)

## SHARE DRAFTS (CHECKING) ACCOUNTS

- **Share drafts** are no minimum balance checking accounts with additional benefits
- **Low-cost** duplicate checks- basic checks are available for a very reasonable price
- **Overdraft** protection for qualified applicants
- **Automatic** funds transfer from savings
- **No minimum** balance required
- **No monthly** service charges
- **Teen checking** available

**Debit Card (Visa Card)** allows you to deposit or withdraw from your checking or share account without having to make a trip to the Credit Union. Access to your account is available 24 hours a day through the Falcon Cooperative ATM Network. Withdrawals from checking may be made also at many ATM machines worldwide through various networks. Foreign ATM fees apply. Contact the Credit Union for more details. Our Debit card will also allow you to use the card at any business that accepts Visa. Debit Card transactions are withdrawn from your checking account.

**Teen checking** is offered to children ages 13-17. Understanding how to save and spend money wisely are two very important skills that your children need to develop. Our Teen Checking Account is a great way to introduce your teen to financial responsibility.

- **\$25** will be put directly into your child's account just for opening it
- **Debit card with NO monthly fee**
  - The \$1 monthly debit card fee will be waived
- **One-time "oops" coupon**
  - If your child incurs an overdraft, we will waive the twenty-five dollar fee. This "oops" coupon will be redeemable one time.
- **Report card rewards**
  - If your child brings his or her report card into us we will reward them for their good grades! We will deposit the money directly into their account and base it on the following:
    - A- \$2
    - B- \$1
    - C-\$.50
- **Quarterly drawings and giveaways**
  - Each quarter we will hold a meeting to provide financial education and have fun! We will also hold quarterly drawings and giveaways for cash and prizes. All your child has to do to be entered is attend the meeting!

If you have lost your Debit Card, please call the Credit Union at 605.835.8749. Nights and weekends please call 1.800.500.1044 immediately to report it, and follow up with us to discuss your options.

[Back to Top](#)

## LOANS

Consumer's Federal Credit Union offers a variety of loan possibilities. To apply for a loan an individual must first become a member of the Credit Union. All loan requests are subject to approval by a Loan Officer. Loan approval is based upon the member's ability to repay, creditworthiness, and other relevant factors. Our borrowing options include, but are not limited to:

- Mortgages
- Personal/Signature
- Share/Certificate Secured
- New and Used Vehicle
- Other Title Vehicle

[Back to Top](#)

## ONLINE BANKING SERVICES

Online Banking Services allow members to monitor their account. The online banking product includes the latest advances in secure technology, affording a safe environment for protecting privacy and access to accounts. Members can view E-Statements, download account information, and even print copies of cleared checks.


- Secure Online Account Access
- Funds Transfer Between Accounts
- View and Download Account History
- View E-Statements
- View and Print Cleared Checks


[Back to Top](#)

## ADDITIONAL SERVICES

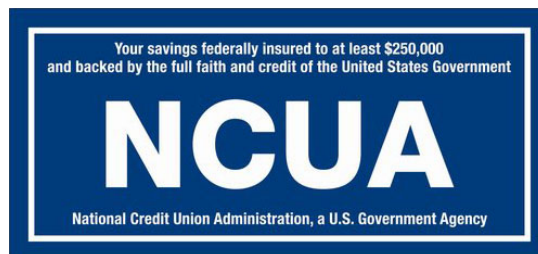
**Direct Deposit** allows you to deposit your paycheck or other recurring payment and avoid an unnecessary visit to the Credit Union. A safe, secure, and additional time saving benefit of membership.

**Notary Public Service** is a free service available to you through the Credit Union.

 **Other features** open to all members:

- 
- Check cashing (members only)
  - Night deposits
  - Wire transfers
  - Money orders
  - Cashier checks
  - Coin counting
  - Fax service
  - Photocopying service
  - NADA used car guide/service

[Back to Top](#)



[Privacy Policy](#) →

© Copyright 2019 Consumer's Federal Credit Union