





## MESSAGE FROM ROBERT J. GOSCICKI PRESIDENT / CEO

### *Journeys*

Dear Fellow Members,

Greetings and warm wishes as we journey into the year 2017. To begin the New Year, we make resolutions on ways to live healthier lifestyles, improve our finances, and be more organized. We try new things, take on new challenges, and begin new journeys. I wish to thank you for your continuing loyalty and for allowing Aberdeen Federal Credit Union (FCU) to be your financial partner.

The past year has been quite a journey here at Aberdeen FCU, with countless new enhancements implemented to improve our level of service and convenience. We are always looking to expand our "Service Heart". Our work is not done, and the coming year is another one filled with promise. I know that in order to continue to be your best resource for financial success, we need to grow and adapt the "How and Where" we provide "The Aberdeen Federal Credit Union Difference!"

Entering into our 82nd year, Aberdeen FCU has enjoyed further successes as a member-owned and supported credit union. Because of your patronage and support, our credit union has been able to offer some of the most competitive financial products. I am proud to announce that for the (13) thirteenth year, Aberdeen FCU will honor that patronage with a 1.75% Patronage Bonus disbursed in January 2017. This marks over \$1.1 Million paid to fellow members.

For this, every employee at Aberdeen FCU and I are forever grateful. It is because of our entire dedicated membership that we have prospered and have grown to be over \$124 million in assets along with being one of the top credit unions in South Dakota.

I look forward to seeing you at the 82nd Annual Meeting. Thank you for being a member of Aberdeen Federal Credit Union! We are working hard every day for your continued loyalty and trust.

### Annual Notice Pinless Transactions

You may use your Visa Debit Card to initiate both Visa debit transactions and non-Visa debit transactions without using a personal identification number (PIN) to authenticate the transactions. To initiate a Visa debit transaction, you may sign a receipt, provide a card number or swipe your card through a point-of-sale (POS) terminal and choose to route the transaction over a Visa network. To initiate a non-Visa debit transaction, you may enter a PIN at a point-of sale terminal or, for certain bill payment transactions, provide the account number for an e-commerce or mail/telephone order transaction after clearly indicating a preference to route it as a non-Visa transaction. We have enabled non-Visa debit transaction processing on the ACCEL/Exchange network(s). The rights and protections applicable only to Visa debit transactions, including additional consumer liability limits and streamlined error resolution procedures, as described in your Electronic Fund Transfers Agreement and Disclosure will not apply to transactions processed through non-Visa networks. Please contact the Credit Union with any questions you may have regarding this notice.



**Congratulations Aberdeen FCU!**  
**2016 "ABBY" - Customer Service  
Service Award**