IN THIS ISSUE
• Rising Star
• Scholarship Winners
• Youth Savers Club
• Message from the President/CEO
• Aberdeen FCU Happenings

FINANCIAL DATA
As of May 31, 2017

<table>
<thead>
<tr>
<th>Category</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Members</td>
<td>11,333</td>
</tr>
<tr>
<td>Shares &amp; Certificates...</td>
<td>113,328,118</td>
</tr>
<tr>
<td>Loans</td>
<td>90,945,160</td>
</tr>
<tr>
<td>Total Assets</td>
<td>129,313,719</td>
</tr>
<tr>
<td>Total Capital</td>
<td>14,880,602</td>
</tr>
</tbody>
</table>

CURRENT RATES
As of July 1, 2017

<table>
<thead>
<tr>
<th>Type</th>
<th>APY*</th>
</tr>
</thead>
<tbody>
<tr>
<td>Shares</td>
<td>1.00%</td>
</tr>
<tr>
<td>Super Shares (Tiered)</td>
<td>1.15%</td>
</tr>
<tr>
<td>Christmas Club (Tiered)</td>
<td>1.00%</td>
</tr>
<tr>
<td>IRA</td>
<td>1.00%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Type</th>
<th>APY*</th>
</tr>
</thead>
<tbody>
<tr>
<td>3 Month</td>
<td>25%</td>
</tr>
<tr>
<td>6 Month</td>
<td>75%</td>
</tr>
<tr>
<td>12 Month</td>
<td>75%</td>
</tr>
<tr>
<td>18 Month</td>
<td>1.00%</td>
</tr>
<tr>
<td>24 Month</td>
<td>1.25%</td>
</tr>
</tbody>
</table>

All rates are subject to change. Please call the Credit Union about applicable fees & terms.

*Annual Percentage Yield

BUSINESS HOURS:
Lobby:
Monday - Friday 9am - 5pm
Drive Up Windows:
Monday - Friday 7:30am - 6pm
Saturday 9am - Noon

Location
N. Roosevelt & 8th Avenue
Mailing Address
PO Box 1495
Aberdeen, SD 57402-1495

Phone
605.225.2488
605.725.2415 (Consumer Loans)
605.725.AFCU (Real Estate Dept.)
605.225.5737 (Fax)

Toll Free
1.877.225.2488
1.877.200.0045 (Consumer Loans)
1.866.902.AFCU (Real Estate Dept.)

CUTALK
1.866.398.1929

ATM
24 Hour Access
www.aberdeenfcu.org

Frequently Asked Questions: Debit Cards & Prepaid Debit Cards

Which ATMs can I use my Debit Card at surcharge free?
Aberdeen FCU has three convenient ATM locations in Aberdeen, plus we are a part of the CO-OP network so you can use nearly 30,000 ATMs surcharge free. Visit www.co-opnetwork.org to locate an ATM near you.

Is there a limit when using my Aberdeen FCU Debit Card?
The daily ATM withdrawal limit is $1,000. The Point of Sale (POS) limit is $1,250 for debit transactions when the member inputs a PIN. Credit transactions and eDebit Point of Sale (POS) transactions requiring a signature instead of a PIN are set at a limit of $2,000.

What is a CUMONEY Prepaid Debit Card?
A prepaid Debit Card is NOT linked to your accounts. You simply re-load the card as you go! It offers worldwide convenience; CUMONEY is accepted wherever VISA is accepted. These cards are great for on-line shopping, traveling without the worry or payroll direct deposit. Load your card at Aberdeen FCU or online at www.cumoney.com.

What types of CUMONEY Prepaid Debit Cards does Aberdeen FCU offer?
You decide which Prepaid Debit Card fits you. Choose from: Everyday Spend, Travel Money or Gift Cards.

STOP by and open your Youth Savers Account today!

Be Wise. Always Save.
MESSAGE FROM ROBERT J. GOSCICKI
PRESIDENT / CEO

Opportunities for Success

Dear Fellow Members,

As I write this message summarizing the first half of 2017, I am reminded that this is the year to “Watch Us Grow” using the great power and opportunities we have as a member driven financial cooperative.

Given our cooperative mission, Aberdeen Federal Credit Union (FCU) has focused our efforts to help all members feel “The Aberdeen FCU Difference”. We have completed a series of such “cooperative spirited” investments. Throughout this newsletter we celebrate improved Certificate of Deposit rates, a new Youth Savers Club, our Rising Star Competition, along with our scholarship program. I especially invite all of our youth to join in the celebration. It is time for our future members to catch the credit union cooperative spirit.

We are especially pleased with the number of first mortgage loans that we are able to make which improve the lives of our members. We ended the year of 2016 as the #1 provider of first mortgages in Brown County! We are working hard, so we continue to be the #1 provider in 2017.

Education is critical, but it can be an overwhelming expense for parents and students. We are very excited to provide pathways to help all members pursue educational opportunities of their own. This year we were proud to award (5) Five $1,000 scholarships to not only high school seniors, but members currently working on degrees at universities or pursuing vocational training.

Thank you for being a member of Aberdeen Federal Credit Union! We are working hard every day for your continued loyalty and trust.

Watch Your Money Grow at Aberdeen Federal Credit Union!

Rates are on the rise at Aberdeen FCU! Certificate of Deposit (CD) rates increase July 1, 2017. When deposit rates increase, that means more money in your pocket. If you are ready to watch your money grow with us, stop in and see a Member Service Representative today!

Congratulations 2017 Scholarship Winners:

Chelsey Bad Moccasin
Bryton Black
Abigail Fischbach
Nicole Wanttie
Bailey Graham

Rising Star Competition

Aberdeen FCU is excited to announce that we will be bringing the Rising Star Competition to the Brown County Fair again this year! Join us for this family-friendly event on Wednesday, August 16th. This talent show will feature finalists performing for prizes totaling $2,500! The entry deadline is Wednesday, July 26th at 5pm. Watch for more details at aberdeenfcu.org and “Like” us on Facebook.

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Join Aberdeen FCU’s Youth Savers Club Today!

We are excited to introduce our new Youth Savers Club. At Aberdeen FCU we feel developing good savings habits at a young age is another way we can “Provide Pathways for Financial Success”. The owl mascot will replace the Pee Wee Penguin icon, but don’t worry, nothing else will change. If you have a Youth Savers account, your account number will stay the same. Remember to keep saving and watch your money grow!
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