

Member Link

Third Quarter 2015

Children's Miracle Network

Dakota Plains Credit Union annually sponsors fund raising events for Children's Miracle Network. One of the main events is Miracle Jeans Day in September, which gives participants the opportunity to wear jeans at work for a monetary donation. Other fund raisers are planned throughout the year to give opportunities to credit union members and the general public to make donations as well. Your donations help children from our area since DPCU sends your donations to Sanford Children's Hospital in Fargo. Sanford Children's Hospital is the only hospital in North Dakota to participate.

Flippin' Fridays was the fundraiser in July. DPCU employees were allowed to wear flip flop sandals for a \$20 donation and root beer floats were sold for \$2. Although the credit union accepts CMN donations at any time, anyone donating \$5 or more during July was able to put their name in a drawing for \$50. A total of \$823.43 was raised by DPCU with Edgeley bringing in \$347.43, Ellendale that with \$312 and Enderlin gathered up \$164.

Diane Buckeye was the winner of the \$50 cash in



Diane Buckeye & Sue Long

Edgeley, the winner in Ellendale was Tom Gulsvig.



Tom Gulsvig & Bridget Henning

Both Diane and Tom generously donated their \$50 prize back to CMN. Enderlin drew Wendy Anderson's name for the cash prize.

Here is a little history behind the competition.

In the last few years a friendly competition between North and South Dakota has begun. Who will have the most credit unions participating and who will raise the most for the fantastic cause?

Back in 2011, a total of 5 credit unions from North and South Dakota combined signed up to participate in Miracle Jeans Day and raised a grand total of \$570.

In 2012, when we had our first friendly little competition between the states, a total of 30 credit unions participated and raised \$5,719.03! The breakdown that year was ND 13 with \$3,187.57 and SD 17 with \$2,281.36.

In 2013, we again had 30 credit unions participating

with North Dakota and South Dakota tied at an even 15 each. However, North Dakota had the edge on total donations with \$8,546.10 while South Dakota contributed \$1,773.66. Including CUAD donations, this gave us a total of \$10,719.76 donated. Nearly DOUBLE what was raised in 2012!

Last year North Dakota edged out South Dakota with 16 and 15 credit unions participating respectively. According to the Accounting Office at Children's Miracle Network Hospitals, North Dakota credit unions raised an astonishing \$7,723.08 and South Dakota raised \$2,593.42 for this one event last year! In total, we raised \$10,316.50 for our local hospitals.



DPCU is grateful for our fantastic members who give so generously to Children's Miracle Network. Thanks to all the people who make it possible for children in our area to receive advanced medical care.

(Thanks to Shawn Marie Brummer, Communications Specialist at CUAD, for permission to use the "history behind the competition" portion of this article.)

**Dakota Plains
Credit Union**
Come grow with us!

Edgeley Office

212 5th Ave W
PO Box 248
Edgeley, ND 58433
701-493-2334
800-555-5889
Fax 701-493-2702

Ellendale Office

120 1st St N
PO Box 129
Ellendale, ND 58436
701-349-3842
800-347-8343
Fax 701-349-4850

Enderlin Office

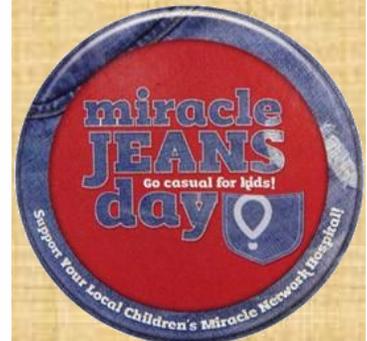
204 3rd Ave
PO Box 74
Enderlin, ND 58027
701-437-2324
866-706-0204
Fax 701-437-2322

Sheldon Office

118 Fowler St.
Sheldon, ND 58068
701-882-3323

DPCU offices will be closed for the following holidays:

- Veteran's Day:**
November 11
- Thanksgiving Day:**
November 26 & November 27
- Christmas Eve:**
Closing at Noon ~ December 24
- Christmas Day:**
December 25





Elder Financial Abuse

One of the current hot topics of many conversations is the problem we have with mail/phone scams, identity theft, and online fraud. While this is a serious problem for most of us it can become a life changing event for someone who is retirement age or older.

Unfortunately, elder abuse is more common than we realize. One in 20 older adults report being victimized by “financial mistreatment” at some point in the recent past, although many do not report the problem for various reasons. A study by insurer MetLife estimates that older Americans are cheated out of \$2.9 billion annually with an average loss between \$100,000 to \$150,000 - often an entire lifetime of savings. Unlike the position of swindled youth who can work to rebuild their savings, there is usually no way for an elderly person to recover the lost money. Many times these are funds that would have been used to pay for basic needs such as food, housing, and medical care. It’s reported that one in 10 financial abuse victims will turn to Medicaid as a direct result of losing their money to fraud.

Elder financial abuse includes things like taking someone’s money or property, using his/her property without permission, using their credit cards without permission, forging signatures on legal or financial documents and pressuring them to sign

legal or financial documents they don’t understand or want to sign. Billing Medicare or other forms of health insurance for services not provided is also considered financial abuse. Of course, some of the most obvious forms are online and mail/phone scams.

The National Committee for the Prevention of Elder Abuse lists signs that someone might be a victim of elder abuse. Since some factors could be explained by other causes it is best to look at patterns or clusters of indicators that suggest a problem. Some of these signals are: unpaid bills, unexplained and/or unusual transfers or withdrawals from bank accounts, statements or cancelled checks no longer come to the home, new “best friends”, a caregiver expresses excessive interest in the amount of money being spent on the older person, belongings or property are missing, suspicious signatures on checks or other documents, the elder does not understand or is unaware of financial arrangements that have been made for him or her.

Various government agencies have published reports showing that two issues frequently arising during investigations are that victims do not report the fraud (75% of victims age 55 and older) and the difficulty many encounter when trying to determine where to report scams. Although many

cases will go through local law enforcement, the U.S. Special Committee on Aging launched a fraud hotline in 2013 to make it easier to report suspected fraud and receive assistance.

If you or someone you know is a victim of fraud you can contact the Fraud Hotline and 1-855-303-9470 or visit their website at <http://www.aging.senate.gov/fraud-hotline>.

For more information and helpful suggestions check out any of the following websites:

<http://www.fbi.gov/scams-safety/fraud/seniors>

<http://www.usa.gov/Topics/Seniors/Consumer.shtml>

<http://www.aging.senate.gov/>

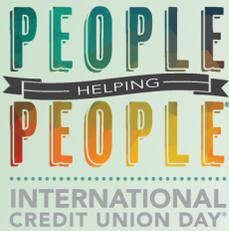
If you or someone you know has been the victim of fraud, please call the Fraud Hotline: 1-855-303-9470 or visit their website: <http://www.aging.senate.gov/fraud-hotline>.

New Faces in Credit Union Places...



Jamie Stanley is the new face at the Ellendale branch of Dakota Plains Credit Union. She has enjoyed being a part of the Ellendale community for fourteen years. After high school graduation in 2007 she attended Trinity Bible College in Ellendale. Family is one of the most important aspects in Jamie’s life. Chris and Cinnamon Stanley

are her parents and her father owns Flooring Installation in Ellendale. Four siblings, two nephews and a niece-on-the-way are also part of her family. Jamie enjoys spending her free time with her family and friends. DPCU warmly welcomes Jamie to their family!



International Credit Union Day is a day to reflect on the credit union movement's history and promote its achievements. It is also a day to honor those who have dedicated their lives to the movement, recognize the hard work of those working in the credit union industry and show members our appreciation. We want to raise awareness about the great work that credit unions are doing around the world.

Join DPCU for the celebration!

Edgeley, Ellendale, & Enderlin

October 15th

11:30 am - 1:30 pm

Chili luncheon



Coming in October to a CU Near You...

CO-OP Month

**Join in the celebration with
Dakota Plains Credit Union!**

Enter to win one of the \$25 prizes given away each week in October!



A Coleman RoadTrip propane grill will be given away at the end of the month to one lucky winner at each branch!

"Take Ownership" is the theme of Co-op Month 2015. Based on seven cooperative principles: volunteer, democratic, economical, independent, informative, collaborative, and community, your local co-ops are built to make a positive impact on the lives of local residents. Take an opportunity to find out more about your local co-ops - take ownership. October is a great time to celebrate the benefits and opportunities our co-ops provide.!



Envelopes

Night Drop

Check out our convenient night drop locations in the drive-thru of each DPCU branch.
Don't worry if you missed office hours!
Just drop your deposit in the night drop drawer and it will be processed first thing the next business day.
(Envelopes are provided in the receptacle above the deposit drawer.)

—Open—
Monday–Friday
8:30 am to 4:30 pm

Did you know...

On average, the life span of an American dollar bill is eighteen months.



Riddle Me This answer:
Time