Fergus Bucks FAQs

Shopping locally is critical to business success in our community. The Fergus Falls Area Chamber of Commerce established the Fergus Bucks program many years ago to keep dollars local. Nearly $100,000 Fergus Bucks are sold annually and spent at Chamber Members with each dollar circulating up to seven times. Which means, thanks to you, $700,000 is re-invested in the Fergus Falls area each year. THANK YOU for supporting the program by being a Chamber Member.

What are Fergus Bucks? Fergus Bucks are a pre-paid bank check/draft that spend just like cash/gift card/check and can be used at Chamber Member businesses. The program promotes local spending, keeping money working in our community.

What does my customer need to do? The customer (redeemer) fills in your name with “Pay to the order of”

Who signs the checks? The person who is redeeming/using/spending them signs on the bottom – just like a regular/personal/business check.

Should I accept Fergus Bucks even if I do not accept checks? YES – please do. They are guaranteed by the Fergus Falls Area Chamber of Commerce.

What should my staff do with Fergus Bucks? Cashiers, servers, bookkeepers etc. should treat them as check, gift card or cash and change should be given.

What if the user want to purchase something of low value (under $5) and wants a lot (more than $5) of change/cash back? Encourage the customer to use a smaller denomination. Many members have a policy of giving a store card/gift card back for “change” amounts greater than $5.

Now that my business has accepted a Fergus Buck for payment, What do I do? After receiving a Fergus Buck check for payment of products or services, endorse and process it for deposit as you would any other check.

How do I get reimbursed for Fergus Bucks spent at my business? Endorse and deposit them into your bank account, like a bank draft/check. The full dollar value ($5, 20, 25 or 75) will be deposited. No need to bring them to the Chamber.

How does the program work? They are purchased at the Chamber office (with a check or cash) by businesses and individuals to be spent exclusively at our chamber members (350+ places). Fergus Bucks work like a gift card for Fergus Falls and are similar to using gift certificates and are redeemed for goods and services. They are nearly free of risk, since the check is prepaid at purchase. The funds are guaranteed by the Chamber.

Do Fergus Bucks expire? No. However very old Fergus Bucks (with the old Chamber and Community First logos) and those should NOT be accepted as the account is closed.

What Does It Cost My Business? Nothing. There is no participation fee – it is a benefit of Chamber membership. Participating businesses simply endorse the redeemed Fergus Buck and deposit it in their bank account like any other check. There are no fees incurred by the purchaser, redeemer or depositor.

When and how can I purchase Fergus Bucks? Year round – anytime the Chamber office is open, regular business hours Monday-Friday 8:30am-5:00pm. We accept cash or checks only.

What dollar amounts are they available in? $5 increments with $5, $20 (with some custom amounts for large businesses).

Can people deposit them into a bank account or redeem them for cash at a bank? No. Fergus Bucks can only be used for the purchase of goods and services, not to be redeemed for cash or deposited into a bank account.

Are there discounts on Fergus Bucks for the holidays? No, but they are available year round.

Questions? Call us: 218-736-6951

Businesses who are NOT Chamber members should explain to customers that they are not allowed to accept Fergus Bucks since they are not Chamber members.