

# MED

## FEDERAL CREDIT UNION



Spring 2011

[www.med5fcu.com](http://www.med5fcu.com)

Now serving anyone in the Pennington County area.

### Contact Information

625 Flormann Street  
Rapid City, SD 57701  
Phone: 605/342-7776

2300 West Main Street  
Rapid City, SD 57702  
Phone: 605/342-7776

353 Fairmont Boulevard  
Rapid City, SD 57701  
Phone: 605/719-8904

[www.med5fcu.com](http://www.med5fcu.com)

### Hours Lobby

Monday - Friday  
9:00 a.m. - 5:00 p.m.

### Drive-up

Monday - Friday  
7:30 a.m. - 5:30 p.m.

Saturday  
8:00 a.m. - 12:00 p.m.

### Board Members

Dave Goehring, President  
Deborah Larson, Vice President  
Nancy Nelson,  
Secretary/Treasurer  
Bob Miller

Doug Lauritsen

Tyler Tribby

Robin Sutton

Joe Doyle, Honorary Board Member

### Supervisory Committee

Doug Lauritsen

Greg Frey

Ward Millar

### Holiday Closings

Monday May 30  
*Memorial Day*

Monday July 4  
*Independence Day*

## ATTENTION Your Debit Card has Been Replaced

As a valued member, you deserve the very best in financial convenience. That's why we've replaced your Orange Advantage debit card with this new **RED** Med5 card.

The amount for purchases made using your new debit card will come from your checking account just like always, however your card is now live and daily limits have been replaced by using your actual account balances.

You will be able to use your debit card for purchases at millions of merchant locations, everywhere you see the Visa logo. And like your old card, your new card will also give you continued access to your existing Med5 accounts at ATMs. Your debit card will ensure access to all your existing card benefits with absolutely no interruption in service.

Your new card will continue to get you out of checkout lines fast because you won't need to write checks and keep in mind the same cash back privileges remain in place. (Since the money for purchases comes directly from your checking account, there will be no interest charges or fees unless you access a line of credit or access your Overdraft Protection line of credit.)



You should have already received this card, however if you have not, please contact us at the number below. If you originally had just an ATM card, this card will replace your old card and will work just like before.

If you have any questions, please feel free to contact us at 605 342-7776.

## Notice of Annual Meeting

Med5 Federal Credit Union will be holding its

**2011 Annual Meeting  
Wednesday, May 18  
3:30 p.m.**

**2300 West Main Street.**

*Please join us all day  
for refreshments.*

This year's Annual Meeting will be very exciting—we will be talking about all the changes that have occurred over the past 12 months, and the changes that will be occurring in the next 12 months.

Med5 FCU has one (1) Board of Director position open, which is currently open and will be a three year term.

This announcement serves to give all members of MED5 FCU notice that nominations are being taken for this position.

If you have any questions or would like information about this position, please contact the nominating committee members listed below or contact Pam at 605-342-7776, or email at [p.browngraff@med5fcu.com](mailto:p.browngraff@med5fcu.com), you can also reach out to the Nominating Committee at [bod@med5fcu.com](mailto:bod@med5fcu.com).

Dave Goehring

Nancy Nelson

Doug Lauritsen



Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government National Credit Union Administration, a U.S. Government Agency.





### Insurance Services at your Credit Union

- Auto
- Health
- Home
- Life
- Medicare Supplements & Medicare Part D
- Farm
- Business
- Long Term Care

Contact Brain Sudrala for a no obligation quote!

Phone: 605-718-1389  
brain@dakotafinancialservices.com

2300 West Main Street  
Rapid City, SD 57702

### INVESTMENT RATES/IRA RATES

TERM	% RATE	% APY*
6 MO	0.65	0.65
12 MO	1.05	1.05
18 MO	1.25	1.26
24 MO	1.35	1.36
36 MO	2.00	2.02
48 MO	2.25	2.27

\$1,000.00 MINIMUM  
ONE TIME BUMP FOR THIS PRODUCT  
(No bump on 6 month term)

\* Annual Percentage Yield

*For additional rates,  
please visit our website at  
www.med5fcu.com*

## Unlawful Internet Gambling Enforcement Act (Reg GG)

The U.S. Department of the Treasury and the Federal Reserve Board has issued a final rule to implement applicable provisions of the Unlawful Internet Gambling Enforcement Act of 2006, which was effective 12-1-2009.

The Act prohibits any person engaged in the business of betting or wagering from knowingly accepting payments in connection with the participation of another person in "unlawful Internet gambling," defined as "placing, receiving, or otherwise knowingly transmitting a bet or wager by any means which involves the use, at least in part, of the Internet where such bet or wager is unlawful under

any Federal or State law in the State in which the bet is made.

In accordance with the requirements of the Unlawful Internet Gambling Enforcement Act of 2006 and Regulation GG, this notification is to inform you that restricted transactions are prohibited from being processed through your account or relationship with MED5 FCU. Restricted transactions are transactions in which a person accepts credit, funds, instruments or other proceeds from another person in connections with unlawful Internet gambling.

If you have any questions regarding this matter, please contact MED5 Federal Credit Union at 605 342-7776.

## How to Use a Safe Deposit Box

Besides your family members and pets, what would you grab if you knew a natural disaster would hit your home in five minutes? Those items, anything that would be extremely difficult or impossible to replace are candidates for a safe deposit box:

- \* Original copies of insurance policies, bond certificates, titles and deeds, and other leases and contracts.
- \* Original certificates of marriage, birth, death, citizenship, education.
- \* Rare coins and stamps, special jewelry, medals, negatives of irreplaceable photos, and other valuable collections.
- \* Inventory of the contents of your home, both in list form and on videotape.

Take an annual inventory of your safe deposit box's contents and store that inventory somewhere other than in the box. Store safe deposit box keys separately from keys to your home and car. Avoid storing them in an envelope with the name of the credit union on it, in case your home is robbed.

Give us a call today at 605-342-7776, to open your safe deposit box.

## Gift Cards: the Perfect Graduation Gift

Stuck on what to get that teenager you see only twice a year for graduation? A gift card is an easy way to make sure grads get exactly what they want.

Still, gift card givers and recipients should ask themselves four important questions:

- 1. Where can the gift card be used?**  
You can use store-specific cards only at a particular store or through the store's website. You usually may use general-purpose cards, like those from Visa where those cards are accepted.
- 2. Does the card expire?** Some cards expire after a certain date and wipe out the remaining balance. Other cards are cancelled on the expiration date and the cardholder receives a new card with the old card's remaining balance.
- 3. Are there maintenance fees?** See if the card charges a fee if you carry a balance after a certain date.
- 4. What happens if the card gets lost or stolen?** Some stores will issue a new card, others won't. Check the store's policy before you make a purchase, and keep those receipts just in case. General-purpose gift cards may charge you a replacement fee of around \$5.