

# MED

## FEDERAL CREDIT UNION



Summer 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

Roger Opp

Tyler Tribby

Robin Sutton

Joe Doyle, Honorary Board Member

### Supervisory Committee

Doug Lauritsen

Greg Frey

Ward Millar

### Holiday Closings

Monday July 4

*Independence Day*

Monday September 5

*Labor Day*



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.



## 2011 Member Appreciation Day

### Friday, July 22, 2011

**We want to honor you, our members!**

This will be a day of fun in the sun with a **free lunch** in the parking lot at *2300 West Main* starting at **11:00 am**.

There will also be great one-day loan and investment promotions, and **AWESOME** door prizes at all locations.

Bring your family and friends and join us for this all-day celebration!

Special appearance at *2300 West Main Street*

by **“Quacky”**

the Children’s Miracle Network Duck

Purchase a CMN duck and qualify for a \$100 drawing!



Your home loan needs aren't like your Uncle Louie's or your neighbor Lucilla's.

When it comes to home loans or refinancing, there

are so many variables - different terms, down payments, special circumstances, fixed or adjustable rates, just to name a few.

And the good news is all those variables mean we can tailor a home loan that's a perfect fit for you and your budget.

**Talk to a Med5 Federal Credit Union mortgage specialist today!**

### EFFECTIVE 9-1-2011



Visa credit card rates will increase by 1.00%.

Visa Classic will increase from 9.90% to 10.90%.

Visa Platinum floor will increase from 5.00% to 6.00%.

**Call us for more information.  
605/342-7776 or  
605/719-8904.**



Insurance Services at your  
Credit Union

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

Contact Brian Sudrala for a no  
obligation quote!

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

2300 West Main Street  
Rapid City, SD 57702

### INVESTMENT RATES/IRA RATES

TERM	% RATE	% APY*
6 MO	0.60	0.60
12 MO	1.00	1.00
18 MO	1.10	1.10
24 MO	1.20	1.20
36 MO	1.90	1.91
48 MO	2.15	2.17

\$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](http://www.med5fcu.com)

### SCHEDULE OF FEES

Effective July 1, 2011

#### SHARE/SAVINGS ACCOUNT FEES

Membership fee	\$25.00
Relationship fee	\$5.00
Dormant/inactive account (No activity within 12 months fee)	\$5.00
Transfer from shares to cover overdraft	\$5.00
Early account closing within 90 days of opening	\$10.00

#### CHECKING ACCOUNT FEES

NSF per item	\$27.00
Stop payment order	\$25.00
Check copies	\$3.00
Statement/checkbook reconciliation (per hour)	\$15.00
Share draft monthly fee	FREE
Check by phone	\$10.00
Grand account minimum balance	\$10.00
Minimum amount needed to open a checking account	\$25.00
Notification of overdraft protection transfer	\$1.00

#### DEPOSITS

Member deposits NSF check	\$10.00
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#### ATM/CHECK CARD FEES

Overdraft by ATM or check card per item	\$27.00
ATM from Foreign ATM usage	\$1.50
ATM/check card replacement	\$5.00
New ATM pin number	\$3.00
Re-instatement of revoked ATM/debit card	\$10.00
ATM card/debit card	FREE

#### ACH/EFT FEES

NSF ACH/EFT	\$27.00
Manual processing of ACT/EFT	\$10.00
Stop pay of ACH/EFT	\$25.00
ACH origination fee	\$10.00

#### LOAN FEES

Loan processing	\$45.00
Loan refinancing	\$45.00
Home equity refinance minimum	\$100.00
Loan extension/over limit fee	\$35.00
Late loan payment (7 day grace)	\$25.00 or 5%
Visa late fee	\$25.00
Visa over limit fee	\$25.00
Visa NSF payment fee	\$25.00
Subordination of mortgage	\$75.00
Home equity origination fee	\$100.00

#### OTHER FEES

Print out of account history, per page	\$1.00
Statement copy, per page	\$1.00
Duplicate title handling fee	\$10.00
Certified letter fee	\$10.00
Money orders (each)	\$2.00
Credit union checks	\$3.00
Stop pay on lost or stolen credit union check	\$25.00
Visa Gift Card	\$3.00
Mastercard Travel Card	\$9.95
Cash passport card	\$5.00
Outgoing wire: domestic	\$25.00
Outgoing wire: foreign	\$50.00
Fax fee	\$2.00 per page
International fax fee	\$10.00 per page
Copy machine use	\$0.10
Return mail item	\$5.00
Overnight mail	\$30.00
Check cashing fee (members with no relationship)	\$5.00
Compliance with legal order/levy/garnishment (each)	\$50.00
Coin Rolling	1% of total amount
Express card activation	\$20.00
Plastic Rush Fee	\$50.00

#### SAFE DEPOSIT BOX ANNUAL FEES

3x10 (per box)	\$25.00
5x10 (per box)	\$35.00
10x10 (per box)	\$55.00
Replacement lock (loss of key)	\$50.00
Drilling fee & Replacement lock (loss of both keys)	\$100.00

## Do you have a Relationship with Med5 FCU?

Connected to you...Webster defines a relationship as: the state or quality of being related, a connection. A relationship is what we are asking from you, a connection.

Since June 1, 2002, Med5 Federal Credit Union has required members 18 years of age or older and those members under the age of 50, to have a relationship with us.

That relationship is defined as having one or more of the following connections:

- \$200.00 minimum savings balance
- An active checking or grand account
- \$1000.00 minimum certificate of deposit (CD)
- \$1000.00 minimum loan balance

If your current account does not classify you as having a relationship, a \$5.00 monthly fee will be deducted from your savings account.

The entire concept is to reward our members who currently have a relationship with the credit union and to encourage savings behavior for those members who have yet to establish a relationship. The Management, Board of Directors and Staff of Med5 Federal Credit Union are confident that by having a relationship with each and every member, we can serve all of our current members more efficiently and produce a new generation of members, who like many of you, have chosen to make Med5 FCU their primary financial institution.

Thank you to those members who have grown their relationship with us over the years and for those of you who have questions or concerns about the relationship requirements please call your main office at (605) 342-7776 with any questions or comments.