

MED

FEDERAL CREDIT UNION



Fall 2011

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

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



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.



CHRISTMAS LOAN SPECIAL

Med5 Federal Credit Union is pleased to announce our Christmas Loan Special beginning **October 1, 2011.**

Rates begin at **4.0%** with a 12 month repayment period.

For more detailed information please call and talk to one of our loan officers at 605-342-7776, or stop by the credit union.



Offer good on new loans from October 1, 2011 - January 31, 2012, for qualified members.

**Some restrictions apply*

Sweeten Up Your Christmas with Skip-A-Payment!

Choose to skip a payment on one or all of your loans in November or December 2011 - Or January 2012.

Good for any payment except Visa and home equity loans.

If your loan payment is \$100 or under, the fee is \$20; if it is \$101 or over, the fee is \$30. If your payment is automatically deducted from your paycheck, the credit union will deposit that amount into your account. Call us at (605) 342-7776 for more details!

**Some restrictions apply*



International Credit Union Day



In honor of International Credit Union Day, Med5 Federal Credit Union will be serving refreshments at both West Main and Flormann location. It is a chance for us to say **"thank you"** to our valued members/owners for your participation in the credit union.

Please stop by either office on October 20, 2011.

Holiday Closings

Monday, October 10
Columbus Day

Friday, November 11
Veterans' Day

Thursday, November 24
Thanksgiving Day

Monday, December 26
Christmas Day (observed)

Monday, January 2
New Years Day (observed)

INVESTMENT RATES/IRA RATES

TERM	% RATE	% APY*
6 MO	0.50	0.50
12 MO	0.90	0.90
18 MO	1.00	1.00
24 MO	1.10	1.10
36 MO	1.80	1.81
48 MO	2.00	2.02

\$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*

SCHEDULE OF FEES

Effective October 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

Avoid Forced Placed Insurance...

Full coverage insurance is a requirement for most collateralized loans including real estate. If the credit union does not receive proof of your insurance coverage we may have to place a forced placed insurance policy on your loan that only covers the Credit Unions interest in the collateral and as a result your payments will increase. Please take a moment to make sure your current insurance coverage has the credit union listed as a loss payee with the address information noted below:

Med5 Federal Credit Union
625 Flormann St
Rapid City SD 57701

Keep Us In The Loop



Have you changed your phone number, added a cell number, or eliminated your land line? Please make sure we have ALL of your current and updated phone numbers. You can call us to complete your number at 605-342-7776.

Traveling? Lucky You!!



Are you traveling outside of the United States and intend to use your MED5 VISA

Debit Card or your MED5 VISA Credit Card? If so please contact us at 605-342-7776 so we can notify the VISA network to insure all transactions will process smoothly and your time away isn't spent stressing over declines. Safe travels from MED5 Federal Credit Union.