

# MED

FEDERAL CREDIT UNION



Fall 2012

[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

Deb Larson, President  
Tyler Tribby, Vice President

Nancy Nelson,  
Secretary/Treasurer  
Bob Miller

Doug Lauritsen  
Roger Opp  
Robin Sutton  
Abbie Thrash

### 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.



## Med5 FCU Loan Special

Make your season  
brighter with a

# Holiday Loan



Med5 Federal Credit Union is pleased to announce our  
Christmas Loan Special beginning **October 1, 2012.**

Rates begin at **4.0%** APR 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, 2012 - January 31, 2013, for qualified members.*



## Skip-a-Payment!

Choose to skip a payment on one  
or all of your loans in  
November or December 2012  
or January 2013.

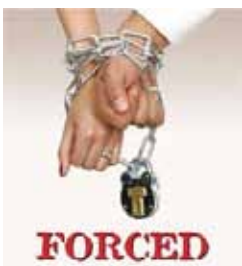
**Good for any payment except  
Visa, mobile homes, and  
home equity loans.**



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 the amount into your account.

Call us at (605) 342-7776 for more details!

## 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 Union's interest in the collateral. Effective October 1, 2012 a fee of \$35 will now be assessed to any forced placed loan.

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  
2300 West Main  
Rapid City SD 57702  
or fax 605-718-1399

**LOOKING INTO YOUR FUTURE...**  
...WE SEE A NEW HOME  
made possible with a credit union mortgage.  
Call us today to talk to a home loan seer.

## VISA Credit Card

Do You Use a High Interest Credit Card?

The **VISA Platinum Preferred** is at **6.00% APY!**  
Watch for great rates on our other cards like our Classic Visa which is at 10.99% APY... we don't play around!



**Call us for more**

**information.**  
**605/342-7776 or**  
**605/719-8904.**

## INVESTMENT RATES/IRA RATES

TERM	% RATE	% APY*
6 MO	0.35	0.35
12 MO	0.65	0.65
18 MO	0.80	0.80
24 MO	1.00	1.00
36 MO	1.40	1.41
48 MO	1.65	1.66

\$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)*

INTERNATIONAL CREDIT UNION DAY  
**MEMBERS MATTER MOST**  
OCTOBER 18 2012  
10th Annual Credit Union Members' Conference

## Holiday Closings

Monday, October 8, **Columbus Day**  
Monday, November 12, **Veterans' Day**  
Thursday, November 22, **Thanksgiving Day**  
Tuesday, December 25, **Christmas Day**  
Tuesday, January 1, **New Years Day**



As severe weather seems to be the norm rather than the exception these days, it's good to make sure you have the coverage you need for your home and personal property. Make sure you have Water Back-up of Sewers and Drains coverage on your homeowners policy.

Most insurance companies, including State Auto, offer the option to purchase Water Back-up of Sewers and Drains coverage. State Auto's Water Back-up of Sewers and Drains endorsement covers direct physical loss to your home and what you have in it caused by water or waterborne material that backs up through sewers or drains overflows from a sump pump. This coverage is especially beneficial if your basement is finished, or if it contains anything of value (like a furnace, hot water heater or personal property) that could be damaged. Keep in mind though, that water back-up coverage does not apply to loss caused by flooding. A separate flood policy is needed to protect against flood damage.

Because a waiting period may apply, contact John Marker at Med5, 605-718-1389 soon about Water Back-up of Sewers and Drains, and make sure you have this very important coverage.



John Marker  
[john@dakfs.com](mailto:john@dakfs.com)