

MED5 IS COMMITTED TO PROVIDING PERSONAL SERVICE THAT IS CONVENIENT, COMPETITIVE, AND CARING, WHILE MAINTAINING FINANCIAL STABILITY TO MEET THE CHANGING NEEDS OF OUR MEMBERSHIP.

MED

FEDERAL CREDIT UNION

- FALL 2013 NEWSLETTER -

www.MED5fcu.com

- INTRODUCING THE MED5 MOBILE APP -

Online banking from your smart phone has never been easier! The MED5 Mobile App is now available on iPhone or Android.

Take advantage of it's simple and easy features!

- **Check Account Balances**
- **View Transaction History**
- **View Check Images**
- **Transfer Money or Make Loan Payments**
- **Pay Bills**
- **Find ATM and Branch Locations**

DON'T FORGET: To access MED5's Mobile App, you must be enrolled in our E-Teller/24 Online Banking. If you are not already using this free service, sign up today at med5fcu.com!



- ACCOUNT VERIFICATION -

To maintain financial integrity of member account records your credit union conducts a verification of accounts. The verification is being performed as of September 30, 2013 with assistance of the supervisory committee.

A notice of the verification is included with your statement. Please compare your statement with your records and report any difference in balance to:

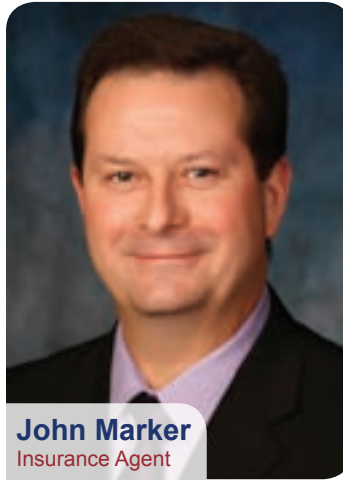
**MED5 Federal Credit Union
Attn: Supervisory Committee
PO Box 5512
Rapid City, SD 57709-5512**

- ENSURING PEACE OF MIND -

MED5 Federal Credit Union protects your Auto, Home & Life with AAA Insurance, a name South Dakota has trusted since 1925.

To learn more, or to get a money saving quote, call John at MED5 today!

(605) 718-1389



- RATES -

Investment/IRA Rates

Term	% Rate	% APY*
6 Mo	0.30	0.30
12 Mo	0.45	0.45
18 Mo	0.55	0.55
24 Mo	0.75	0.75
36 Mo	1.00	1.01
48 Mo	1.20	1.21

\$1,000.00 minimum

One time bump for this product
(No bump on 6 month term)

*Annual Percentage Yield

Holiday Closings

Columbus Day

Monday October 14th

Veterans Day

Monday November 11th

Thanksgiving Day

Thursday November 28th

Christmas Eve - Closing 1 pm

Tuesday December 24th

Christmas Day

Wednesday December 25th

- HOLIDAY SPECIALS -

Christmas 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, 2013.

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

Offer good on new loans from October 1, 2013 - January 31, 2014, for qualified members

- COMING SOON -

MED5 is in the process of revamping our website!

Keep your eyes peeled...

- Same great service you've come to expect
- New easy-access design
- Improved usability



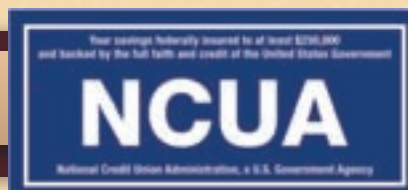
Skip-A-Payment

Choose to skip a payment on one or all of your loans in November or December 2013 or January 2014.

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 pay-check, the credit union will deposit the amount into your account.

For more details about our **Holiday Specials** please call (605) 342-7776 or stop in and ask! Some restrictions apply.



NMLS
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