

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](http://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](http://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:

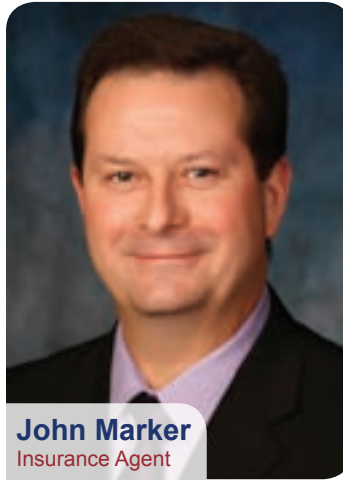
**MED5 Federal Credit Union**  
**Attn: Supervisory Committee**  
**PO Box 5512**  
**Rapid City, SD 57709-5512**

## - 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



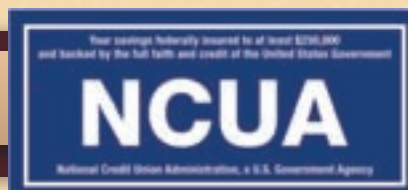
### Skip-A-Payment

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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