

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.



FEDERAL CREDIT UNION

[www.MED5fcu.com](http://www.MED5fcu.com)

## - SPRING 2014 NEWSLETTER -

### - 2014 ANNUAL MEETING -

Mark your calendars for **Wednesday May 28th** to join us for our **48th Annual Meeting**. This meeting will be held at our **2300 West Main** location beginning at **3:30**.

The Nominating Committee announces there is one (1) Board of Director position open and incumbent Roger Opp is running for re-election. The Committee also announces there is one (1) Supervisory Committee position open, which is currently vacant and will be a three year term. If you are interested in either of these positions please contact the Nominating Committee at:

**MED5 Nominating Committee**  
**PO Box 5512**  
**Rapid City, SD 57709-5512**

or contact Pam at  
[p.browngraff@med5fcu.com](mailto:p.browngraff@med5fcu.com) or **718-0512**.

**Please join us all day for refreshments.**

### - NEW LOCATION -

**MED5 Rapid City Regional Hospital Branch is now located just across from Cardiac Rehab and the new Help Desk.**

**Stop by and register for a \$100.00 Visa gift card to be given away Wednesday May 28th in celebration of our 2014 Annual Meeting.**



Please be advised that effective **2-21-14** all fuel purchases with your Visa Credit Card (silver card) will need to be swiped physically by a clerk, we apologize for the inconvenience however increased fraud has made this change mandatory.  
**Please call 605-342-7776 with any questions.**



# - MED5 SCHEDULE OF FEES -

## FEES Effective May 1, 2014

### SHARE/SAVINGS ACCOUNT FEES:

Relationship Fee	\$5.00
Dormant/inactive account (no activity with 12 months) monthly fee	\$5.00
Transfer from shares to cover overdraft	\$2.00
Early account closing within 90 days of opening	\$10.00

### CHECKING ACCOUNT FEES:

NSF per item	\$30.00
Stop payment order	\$25.00
Check copies	\$3.00
Statement/checkbook reconciliation (per hour)	\$15.00
Share draft monthly fee	FREE
Grand Account Minimum Balance	\$10.00
Minimum Amount needed to open a checking account	\$25.00

### DEPOSITS:

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

Overdraft by ATM or Check card per item	\$30.00
ATM outside of network	\$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
ATM Balance Inquiry	\$5.00

### ACH/EFT FEES:

NFS ACH/EFT	\$30.00
Manual processing of ACH/EFT	\$10.00
Stop pay of ACH/EFT	\$25.00
ACH origination fee	\$10.00

### LOAN FEES:

Loan processing	\$55.00
Loan refinancing	\$55.00
Home equity refinance minimum	\$100.00
Loan extension/over limit fee	\$35.00
Late loan payment (7 day grace)	\$25.00 or 5% fee
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	\$150.00 or 1% fee
UCCI Filing Fee	\$35.00

### OTHER FEES:

Print out of account history, per page	\$1.00
Paper Statement Fee	\$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 Cards	\$3.00
Visa Travel Card	\$3.00
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 per page
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
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

## Finance Your Dream Home

Thinking about building that dream home? MED5 Federal Credit Union can help. Med5 offers:

- 9 month term with low fixed rates
- No loan payment during construction
- Finance up to 80%
- Experienced friendly staff

At MED5 FCU, we make it easy to apply for both permanent financing and the construction loan at the same time. The construction loan is granted based on approval of your permanent financing. We take care of both stages of financing your new home, which could save you hundreds of dollars.

Loan decisions, processing, and draws are all done locally. We'll work closely with you during the entire process and even attend loan closing at your title company to answer last minute questions.

Your down payment must be spent first on purchasing the land and funding the initial phase of construction. At application time we require: a complete set of blueprints, detailed bids from contractors (or a detailed estimate of construction costs), a time table estimate, and a completed residential loan application with consent form.

You will need to purchase builders risk insurance and MED5 FCU must be listed as loss payee.

Money is distributed by draws at specific phases of construction. Most contractors prefer to be paid monthly.

Don't keep DREAMING about that new home, call us today!

## Haven't tried our Mobile Banking App yet?

Its easy to use and makes banking easy. Download it today from the App store.



## - RATES -

### Investment/IRA Rates

Term	% Rate	% APY*
6 Mo	0.30	0.30
12 Mo	0.40	0.40
18 Mo	0.50	0.50
24 Mo	0.70	0.70
36 Mo	1.00	1.01
48 Mo	1.30	1.31

\$1,000.00 minimum  
One time bump for this product  
(No bump on 6 month term)

\*Annual Percentage Yield  
Subject to change

### Main Office

625 Flormann Street  
Rapid City, SD 57701

Phone: (605) 342-7776

Lobby:  
9 am – 5 pm M-F

Drive up:  
7:30 am – 5:30 pm M-F  
9 am – 1 pm Saturdays

### West Side Branch

2300 West Main Street  
Rapid City, SD 57702

Phone: (605) 342-7776

Lobby:  
9 am – 5 pm M-F

Drive up:  
7:30 am – 5:30 pm M-F  
9 am – 1 pm Saturdays

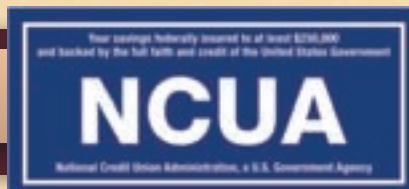
### Rapid City Regional Hospital Branch

353 Fairmont Boulevard  
Rapid City, SD 57701

(605) 719-8904

7:30 am – 12:30 pm  
1:30 – 4:00 pm

Closed Memorial Day  
Monday, May 26th



NMLS  
#798571

