

MED

FEDERAL CREDIT UNION



Winter 2013

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

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

Audition Your Car Payment

Car shop at your credit union first

Your first stop when car shopping is not the dealership—it's the credit union.

Talk first to a credit union loan officer about how much car you can afford and what loan you qualify for, and you can walk into any dealership as a powerful cash buyer.

Not ready to buy? Save more money by trying out your car payment for a few months. You'll learn if you can live with the loan payment, and you'll save money toward the down payment, reducing how much you have to borrow.

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.

Correct Credit Report Mistakes

Check your reports carefully for errors—the law entitles you to correct mistakes:

Write to the credit bureau that made the error.

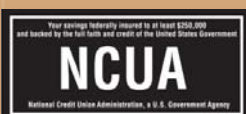
Clearly identify the information you are disputing and explain why.

Provide facts to support your case.

Ask the agency to remove the disputed information from your credit report.

Send your letter by certified mail with "return receipt requested." Enclose copies of supporting documents along with your report—circle disputed items.

Talk to our personal finance professionals at Med5 Federal Credit Union. We can help you understand and correct your credit report.



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.



The Housing Market Is Up

Our Rates Are Down

If the uncertain economy has you worried, today's low interest rates may be one thing that puts your mind at ease. Now is a great time to apply for a mortgage, or to refinance the one you have.

The housing market's finally improving. With many houses for sale, and many for sale at rock-bottom prices, we can help make you comfortable in a new home—with a comfortable interest rate and term.

Come see us today for help getting a home of your own.



Effective February 1, 2013 Med5 will charge \$1.00 to mail statements!

Paper statements can be lost, misplaced, or fall into the wrong hands. E-Statements (Electronic Statements) are free, convenient, secure, and include all the same information as a paper statement and are accessible through online banking when you are ready to view them. Stop dealing with bulky paper statements that require storage or shredding, sign up for free e-Statements today!

The benefits of e-Statements are many:

- Access past statements, beginning from the first month you sign up.
- View your statements in an easy-to-read format.
- Print your statement when you need it. You can save them to a CD or your computer's hard drive.
- Receive statements faster and safer than mailed statements.
- Reduce paper clutter.
- Help save some trees while reducing Med5 FCU's operational expenses.
- Manage the email address used to receive the statements.

Now is a great time to sign up for e*statements. Simply stop in to any of our locations and give us your e-mail address and we will enter you in a drawing for our 51" Samsung Plasma TV.



Holiday Closings

Martin Luther King, Jr. Day - Monday, January 21

Presidents' Day - Monday, February 18

INVESTMENT RATES/IRA RATES

TERM	% RATE	% APY*
6 MO	0.20	0.20
12 MO	0.30	0.30
18 MO	0.40	0.40
24 MO	0.60	0.60
36 MO	0.80	0.80
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

*For additional rates,
please visit our website at
www.med5fcu.com*



Don't let an unexpected car repair STRESS you out

Ask us about how we can protect you from the high costs of mechanical breakdown with our vehicle extended warranty.

