

# MED

## FEDERAL CREDIT UNION



Spring 2013

[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

Even the most reliable vehicle can develop a mechanical problem. That is why so many people have come to depend upon Route 66 Warranty.

Route 66 Warranty is the most comprehensive extended warranty coverage for all makes and models of automobiles so that you will be able to enjoy your new purchase and have "Peace of Mind".

No matter where you travel in the United States, you are protected against major mechanical expenses, and there is NO deductible!

#### Key Benefits:

- Route 66 Warranty has 25 years experience
- All warranties are FULLY insured
- \$0 deductible
- 30 day free look
- Nationwide coverage
- 24/7/365 Emergency Road Service and rental car benefit
- FULLY transferable



### Attention: Report Lost or Stolen Cards!

#### To report your MED5 ATM-Debit card lost or stolen:

- During business hours call (605) 342-7776
- After business hours call (800) 262-2024

#### To report your MED5 Visa Credit Card lost or stolen:

- During business hours call (605) 342-7776
- After business hours call (800) 991-4964

### Holiday Closings

#### Memorial Day

Monday May 27, 2013

#### Independence Day

Thursday July 4, 2013

### New Saturday Drive-Up Hours

Effective May 4th,  
2013

9:00 a.m. - 1:00 p.m.

Drive Up Locations:

625 Flormann Street

2300 West Main  
Street

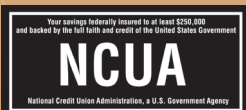
**MED**  
FEDERAL CREDIT UNION

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Rapid City, SD 57702  
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... talk to us about  
a home loan

**WE'RE THE MISSING PIECE OF YOUR PUZZLE**



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.



## 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](http://www.med5fcu.com)*

## Fraud Prevention

Debit card fraud is on the rise and very often occurs far from home. MED5 Federal Credit Union recommends contacting us **BEFORE YOU TRAVEL.**

If you're traveling in the United States or Internationally, contact us at (605) 342-7776 or stop by one of our branches with your travel dates and locations. When you notify us, you can rest assured continued use of your debit or ATM card while you travel.

If you don't contact us, you may be restricted and risk the possibility your card may be blocked for purchases or cash advances if anything appears suspicious. MED5 Federal Credit Union is looking out for your best interest and wants to ensure that you have a great time while you are on vacation. It takes just a minute, so call us today!



## Debit Card Changes

### New Daily Limits!

Debit Card POS limit now  
**\$1500.00** daily

ATM daily limit is now **\$500.00**

This change had to be made due to increased fraud. Please contact us if you need to make purchases over \$1,500.00 in one 24 hour period, we will be happy to accommodate you. Call us at (605) 342-7776

### \*E 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 e-mail address used to receive the statements.

### Loan Payments By Phone

Do you find yourself needing to make a loan payment but don't have time to stop by one of our offices? What if you are on vacation and it hits you... you forgot to make your loan payment! MED5 Federal Credit Union is able to solve these problems by offering **PAYMENT BY PHONE** from your checking account at a different financial institution.

We do charge a \$10.00 fee for this convenient service. However, that's cheaper than a late charge. Call us anytime during office hours and we can help you make your payment today.

(605) 342-7776