

# MED

## FEDERAL CREDIT UNION



Spring 2009

[www.med5fcu.com](http://www.med5fcu.com)

Now serving anyone in the Pennington County area.

### Contact Information

2300 West Main Street  
Rapid City, SD 57701  
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

Dave Goehring, President  
Joe Doyle, Vice President  
Nancy Nelson,  
Secretary/Treasurer  
Bob Miller  
Ed Martinmaas  
Doug Lauritsen  
Deborah Larson

### Supervisory Committee

Doug Lauritsen  
Norma Lynde  
Ward Millar

## Notice of Annual Meeting

MED5 Federal Credit Union will be holding its

**2009 Annual Meeting**

**Thursday, May 19**

**3:30 p.m.**

**2300 West Main Street.**

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

This year's Annual Meeting will be very exciting—we will be talking about all the changes that have occurred over the past 12 months.

Med5 FCU has four (4) Board of Directors up for re-election:

David Goehring  
Joe Doyle  
Nancy Nelson  
Doug Lauritsen

Also up for re-election to the Supervisory Committee is Ward Millar and there is also a vacant spot open for an additional Supervisory Committee member.

This announcement serves to give all members of MED5 FCU notice that nominations are being taken for all above positions.

If you have any questions or would like information about these positions, please contact the nominating committee members listed below at [bod@med5fcu.com](mailto:bod@med5fcu.com).

Bob Miller  
Ed Martinmaas  
Deb Larson

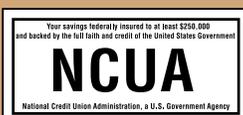
### MESSAGE BOARD

#### Holiday Closings

*Memorial Day*  
Monday, May 25

#### New Lobby Hours

Monday - Friday  
9:00 a.m. - 5:00 p.m.



Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government



• Savings  
• Checking  
• Loans  
• Insurance  
• Investments

**Relax!**  
Med5 is opening a new branch.

**5 GREAT services that make life a little more relaxing!**

BENEFITS THAT FIT YOU!  
**MED**  
FEDERAL CREDIT UNION

NCUA

### Error Resolution Notice

In case of Errors or Questions about your Electronic Transfers, telephone us at (605) 342-7776, or write us at Med5 FCU, 625 Flormann Street, Rapid City, SD 57701 as soon as you can, if you think your statement or receipt is wrong, or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

- (1) **Tell us your name and account number (if any).**
- (2) **Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.**
- (3) **Tell us the dollar amount of the suspected error.**

We will investigate your complaint and will correct any error promptly. If we take more than 20 business days to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

### INVESTMENT RATES/IRA RATES

Rates effective 12/16/2008 and subject to change without notice

TERM	% RATE	% APY
6 MO	2.55	2.57
12 MO	2.65	2.68
18 MO	2.75	2.78
24 MO	2.85	2.88
36 MO	3.25	3.29
48 MO	3.50	3.55

\$1000.00 MINIMUM  
ONE TIME BUMP FOR THIS PRODUCT  
(No bump on 6 month term)

*For additional rates, please visit our website at [www.med5fcu.com](http://www.med5fcu.com)*

### Key Benefits to Refinancing Your Mortgage



If you're holding a mortgage with a higher interest rate, we have a better deal. Eligible homeowners find that refinancing often lets them:

- \* Reduce monthly payments
- \* Reduce lifetime interest expenses
- \* Take cash out to use for remodeling or a home addition
- \* Build equity faster

Call us to see how a refinance might unlock

some benefits for your household.

### Six Rules for Managing Credit Card Debt

If you want to be the master of your credit card debt load, follow these key rules:

1. Take inventory. How many credit cards do you have? What's the balance and minimum monthly payment on each? What's the total balance? If it's more than you thought or can afford, it's time to pare down.
2. Check out the cost of your credit cards. What's the interest rate on each card? What's the annual fee? Does your card offer a grace period? If the card doesn't have a grace period, or if you carry over a balance, or take a cash advance, you're usually charged interest right away.
3. Get one low-fee or lower-interest card and use it wisely. Make Med5 FCU your first stop when starting your search. Check to see if you can transfer existing debt from your various credit cards to your new lower-interest credit card.
4. Make the largest monthly payment you can afford. Even though you may not be

able to pay your balance in full, paying the monthly minimum may do little more than cover the accrued interest.

5. Watch out for "teaser rates." Your mailbox may be brimming with unsolicited credit card offers that promise attractive low-interest rates. But if you read the fine print, you'll see that after six months or so the issuer may double the low introductory rate.

6. If you get in over your head, don't bury it in the sand. If you're having trouble making your monthly payments, contact your creditors before they contact you. If you're already screening calls from bill collectors, or refusing to open your mail, you need help. Contact Med5 FCU, or call the Consumer Credit Counseling Service at 800-873-2227, a nonprofit organization offering financial counseling, debt management, or educational services to consumers.

### Referring a qualifying member could be worth \$10!

Refer a new member and when they open a new share draft account, Med5 Federal Credit Union will deposit \$10 into your account.

Present this referral card to any Med5 FCU Member Service Representative. Upon verification of the new member a \$10 deposit will be made to your account.

I have referred \_\_\_\_\_ to Med5 Federal Credit Union.

Member's Name \_\_\_\_\_

Address \_\_\_\_\_

Phone \_\_\_\_\_

*Some restrictions may apply*