

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

- WINTER 2014 NEWSLETTER -

“Skip-A-Pay” is still available in January!

- THANK YOU -

A very special thank you to all of our loyal members for another great year!



- AUTO REPAIR ROULETTE - Tips for a Trip to the Shop

An unexpected auto repair bill can leave you broke or stranded. Follow this advice to ensure you spend your money wisely.

- Drive by the shop—Look to see if it is disorganized or dirty and the other types of cars the shop is working on.
- Stay informed—Research shops in your area using resources such as the ASE (Automotive Service Excellence) website, ase.com, which can help you locate an ASE-certified garage near you.
- Plan ahead—Stick to the recommended maintenance schedule.
- Certifications aren't ethics—Look at the recommended maintenance schedule in your owner's manual to make sure the recommended services are in line. If there are discrepancies, ask for clarification or get a second opinion.
- Good shops will not pressure you into services right away.

The professionals at **MED5 FCU** are here to help with all your financial needs. We can help you set up a vehicle repair emergency fund or, if your car is beyond repair, we can help finance a different vehicle. Stop by or call today at **(605) 342-7776** or visit us at www.MED5fcu.com.

- PUMPKIN PIES FOR THANKSGIVING -

Our staff enjoyed delivering pumpkin pies over the Thanksgiving Holiday to some special Credit Union Members.

MED5 is proud to continue this tradition of sharing this annual treat with some special members and we hope to extend the gesture to other members throughout the years.

E-Teller has a new look!

Please don't hesitate to call any branch with questions!

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	0.45	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

- GET A SMALL-BUSINESS LOAN -

MED5 FCU is able and eager to make loans to small businesses but, especially since the recession, regulators require us to verify and document business owners' ability to repay loans, business soundness, and credit quality. So before you approach a lender, make sure your documentation shows the strength of your business and your expertise.

Start with an updated business plan and financial statements. These documents show lenders that you understand your industry, the market, the competition—and your niche—your products/services, growth strategies, revenue and expense projections, and cash-flow analysis. Your plan also should demonstrate your expertise in running your business, from marketing to accounting. If you don't have certain skills, show that you've hired resources or outsourced those functions.

Outline how you'll use the loan. Lenders want to know that the funds will help you reach a specific growth objective, that you haven't just run low on cash due to poor money management. Tie the loan amount to a specific piece of

equipment or project. Show research you've done about the asset or project and how resulting growth will help pay for it.

Highlight your ability and willingness to repay the loan. Show that your cash flow will let you make loan payments and cover operating expenses each month. Include credit reports to demonstrate that you have a strong credit history and have paid past bills and loans consistently. Calculate your debt-to-equity ratio to show that you aren't a high-risk business carrying excessive debt. List business assets that could act as security for the loan, along with personal resources. Lenders like to see that you're confident enough about the business to invest your own assets.

If you're able to illustrate that you know your business, that the loan will further growth, and that you'll be able to repay, you're likely to qualify for a small-business loan.

Contact MED5 today for all your small-business needs at (605) 342-7776.

- DON'T FORGET! -

Don't forget to get your Visa Holiday Gift Cards!

Available for purchase in all branches!

Holiday Closings

New Year's Day
 Wednesday, January 1st
Martin Luther King Jr. Day
 Monday, January 20th
President's Day
 Monday, February 17th

For more information visit us online at www.MED5fcu.com

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

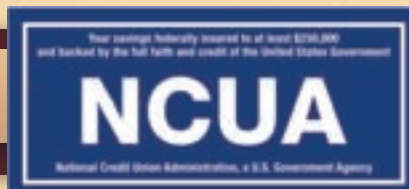
Lobby:
 9 am – 5 pm M-F

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



NMLS
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