

RAPID CITY MEDICAL FEDERAL CREDIT UNION

Opportunities Knocking

Fall 2005

Contact Information

625 Flormann Street
Rapid City, SD 57701
Phone: 605/342-7776

353 Fairmont Boulevard
Rapid City, SD 57701
Phone: 605/719-8904

www.rapidcitymedicalfcu.com

Hours

Lobby

Monday - Wednesday
9:00 a.m. - 4:30 p.m.

Thursday - 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.



AMERICA'S
CREDIT UNIONS™



Your savings federally insured to \$100,000

NCUA

National Credit Union Administration, a U.S. Government

Holiday Loan Special



Rapid City Medical Federal Credit Union is pleased to announce our *Holiday Loan Special* beginning October 1, 2005—12 month signature loans as low as 7% interest for 12 months. Stop into the credit union today to apply.

**As low as 7% APR
for 12 months**

Some restrictions may apply.

Skip-a-Payment

Take Advantage of Rapid City Medical Federal Credit Union's Christmas Gift to You!

**The Skip-a-Payment offers you an easy and convenient way to prepare for gift buying and unexpected holiday expenses. All you need to do is fill out the coupon below and return it to us, along with the appropriate skip payment fee, instead of your monthly payment. If your loan payment is \$100 or under, fee = \$20, if it is \$101 or over, fee = \$30.



Holiday Skip-a-Payment Coupon

This coupon is good for deferment of one monthly loan payment.
Use for any payment except RCMFCU Visa and Home Equity Loans.
Offer good 12/1/05 thru 1/31/06.

Account Number _____ Loan Description _____

All loans must be current to qualify.
One coupon per member account.
Interest will continue to accrue.
Some restrictions may apply.

Enclosed is my skip fee of \$ _____

Signature _____

Reasons to Celebrate!

October 20, 2005, is International Credit Union Day (1848-2005) and Rapid City Medical Federal Credit Union Member Appreciation Day.

This is a day when credit unions across the globe join hands to share ideas and resources, and focus on what credit unions do best—bring people together to make financial dreams become reality.

Join us on this special day of celebration. We will be serving lunch for all of our members and non-members, so bring family and friends in and help us bring people together in celebration. Door prizes and drawings will also take place, so stop by.





CU MortgageDirect now has an office in the Black Hills!

625 Flormann Street
Rapid City, SD 57701



Bob Weber

Stop by today!

New from Visa Visa Gift Cards

Need a great gift idea? Give the gift of choice with our new Visa gift card. This ideal gift

- ◆ can be used at over 18 million Visa merchant locations worldwide.
- ◆ can load any value from \$25-\$2,999.
- ◆ can be replaced if lost or stolen.
- ◆ cannot be used at ATMs.
- ◆ cannot be reloaded.
- ◆ has a minimal fee of \$4.95 to purchase.

Stop into the credit union to purchase your new Visa Gift Card today!

Visa Travel Money Card— Ideal for Domestic or International Travel

This card is truly a plastic alternative to travelers cheques and is also useable at ATMs and the point of sale.

- ◆ 24 hour access to cash through over one million Visa ATMs
- ◆ Accepted at any merchant who takes Visa debit cards
- ◆ Can be reloaded up to three times
- ◆ Funds will be replaced if card is lost or stolen
- ◆ 24-hour Internet and phone access
- ◆ Minimal fee of \$9.95 to purchase
- ◆ Minimum load of \$250

Visa Cash Passport Card

ATM only Travel Card:

- ◆ Ideal for domestic and international travel
- ◆ Ideal for students or as a starter prepaid ATM card
- ◆ 24-hour access to local cash via one million Visa ATMs worldwide
- ◆ Funds will be replaced if card is lost or stolen
- ◆ Minimal fee of \$5 to purchase
- ◆ Minimum load of \$50

LOAN RATES EFFECTIVE 9-20-05

NEW AND USED AUTOS								
LOAN TYPE	TERM	A+	A	B	C	C-	D	
		APR	APR	APR	APR	APR	APR	APR
NEW/NEARLY NEW 2005, 2004, 2003	Cars, pickups, conversion vans	24 MO	5.00%	5.25%	5.75%	7.75%	15.50%	18.00%
		36 MO	5.25%	5.50%	6.00%	8.00%	15.50%	18.00%
		48 MO	5.35%	5.55%	6.05%	8.05%	15.50%	18.00%
		60 MO	5.50%	5.75%	6.25%	8.25%	15.50%	18.00%
		72 MO	6.25%	6.50%	7.00%	9.00%	15.50%	18.00%
100% FINANCING ON NEW CARS, TRUCKS, AND VANS AVAILABLE TO QUALIFIED BUYERS 72 months minimum \$18,000 and less than 30,000 miles 2004 considered new if less than 10,000 miles. 2003 considered new if less than 20,000 miles								
USED AUTOS 02, 01, 00, 99	Cars, pickups, conversion vans	24 MO	5.25%	5.50%	6.00%	8.00%	15.50%	18.00%
		36 MO	5.35%	5.60%	6.10%	8.10%	15.50%	18.00%
		48 MO	5.50%	5.75%	6.25%	8.25%	15.50%	18.00%
		60 MO	5.65%	5.90%	6.40%	8.40%	15.50%	18.00%
60 MONTHS LESS THAN 60,000 MILES/MIN \$12,000 (Vehicles over 100,000 miles - max. 36 mo. term)								
98 and 97	90%	48 MO	8.25%	8.50%	9.00%	11.00%	15.50%	18.00%
96 and older	90%	36 MO	10.25%	10.50%	11.00%	13.00%	15.50%	18.00%
MOTOR HOMES, CAMPERS, TRAVEL TRAILERS, 5TH WHEELS & BOATS								
	TO \$ 2,499	36 MO	8.00%	8.25%	8.75%	10.75%	15.50%	18.00%
	\$ 2,500 TO \$ 4,999	60 MO	7.00%	7.25%	7.75%	9.75%	15.50%	18.00%
	\$ 5,000 TO \$ 9,999	84 MO	6.25%	6.50%	7.00%	9.00%	15.50%	18.00%
	\$10,000 TO \$14,999	96 MO	6.50%	6.75%	7.25%	9.25%	15.50%	18.00%
	\$15,000 TO \$24,999	120 MO	7.15%	7.40%	7.90%	9.90%	15.50%	18.00%
	\$25,000 & OVER	144 MO	7.25%	7.50%	8.00%	10.00%	15.50%	18.00%
SNOWMOBILE, ALL TERRAIN VEHICLES & PERSONAL WATERCRAFT								
	NEW CURRENT YEAR	48 MO	5.25%	5.50%	6.00%	8.00%	15.50%	18.00%
	NEW PREVIOUS YEAR	48 MO	5.50%	5.75%	6.25%	8.25%	15.50%	18.00%
	USED 1 TO 5 YEARS OLD	36 MO	5.75%	6.00%	6.50%	8.50%	15.50%	18.00%
	USED 6 YEARS & OLDER	24 MO	8.25%	8.50%	9.00%	11.00%	15.50%	18.00%
MOTORCYCLES								
	TO \$2,499	24 MO	8.00%	8.25%	8.75%	10.75%	15.50%	18.00%
	\$2,500-\$4,999	36 MO	7.00%	7.25%	7.75%	9.75%	15.50%	18.00%
	\$5,000-\$9,999	48 MO	6.00%	6.25%	6.75%	8.75%	15.50%	18.00%
	\$10,000-\$14,999	60 MO	6.00%	6.25%	6.75%	8.75%	15.50%	18.00%
	\$15,000-\$19,999	72 MO	6.00%	6.25%	6.75%	8.75%	15.50%	18.00%
	\$20,00 AND OVER	84 MO	6.25%	6.50%	7.00%	9.00%	15.50%	18.00%
ALL THESE RATES MAY BE REDUCED AN ADDITIONAL 25% IF YOU MAINTAIN A CHECKING ACCOUNT AND HAVE YOUR LOAN PAYMENT MADE BY AN AUTOMATIC METHOD. .50% REDUCTION IN C & D RATES WHEN MEMBER SUCCESSFULLY COMPLETES CREDIT WHEN CREDIT IS DUE								
ADDITIONAL RATES								
	UNDERWRITING AND REPAYMENT TERMS	A+	A	B	C	C-	D	
		APR	APR	APR	APR	APR	APR	APR
UNSECURED UP TO \$15,000 PER HOUSEHOLD INCLUDES SIGNATURE LINE-OF-CREDIT LOANS	TO \$1500	30 BW 60MO						
	\$1501-\$3000	48.50/ 105	10.25%	11.25%	12.50%	15.50%	17.50%	18.00%
	\$3001-5000	78.50/ 170						
	\$5000-ABOVE	UP TO 36 MO						
	OVERDRAFT	5%/\$25.00	17.00%	17.00%	17.00%	17.00%	17.00%	17.00%
CREDIT CARD	VISA CARD	3% of bal	10.90%	10.90%	10.90%	10.90%	10.90%	10.90%
SHARE SECURED/ CERTIFICATE SEC	3% above share/certificate rate no lending authority required on these loans		95% of share/certificate balance					
HOME EQUITY RATES	line-of-credit	prime rate						
	fixed rate							
	To \$5000	60 MO	6.50%	6.75%	7.25%	9.25%	15.50%	18.00%
	\$5001 - 10000	96 MO	6.75%	7.00%	7.50%	9.50%	15.50%	18.00%
	\$10001 - 15000	120 MO	7.50%	7.75%	8.25%	10.25%	15.50%	18.00%
	\$15001 - 50000	180 MO	8.00%	8.25%	8.75%	10.75%	15.50%	18.00%
	prime rate 6.50% effective 8-9-05							
Members to incur all fees unless initial loan amount is greater than or equal to \$5000. Note: Interest rates on home equity loans will increase 1% on loans with a greater than 90% loan to value ratio based on the appraised value of the property.								
FIRST MORTGAGES	Closing costs may increase the APR on real estate loans.							
Secondary Market Loans & Fixed Rate Mortgages See Mortgage Department for current rates								
Construction Loans	up tp 6 month term		6.50% <80% LTV	>80%<=90% LTV		=.50%		
MOBILE HOMES 90% book value or 100% tax assessed (new - up to 100% purchase price)								
new-4 yrs	180 MO	New to 4 years	9.75%	10.00%	10.50%	12.50%	16.00%	18.00%
5-8 yrs	144 MO	5-8 years	10.15%	10.40%	10.90%	12.90%	16.00%	18.00%
9-11 yrs	120 MO	9-11 years	11.15%	11.40%	11.90%	13.90%	17.00%	18.00%
12-15 yrs	72 MO	12-15 years	12.75%	13.00%	13.50%	15.50%	17.00%	18.00%
INVESTMENTS								
INVESTMENT RATES/IRA RATES			REGULAR SHARES			GRAND ACCOUNT		
TERM	RATE	APY	MINIMUM	RATE	APY	TIER	RATE	APY
6 MO	2.10%	2.12%	0 - 199.99	0.00%	0.00%	1,000 - 9,999.99	1.00%	1.00%
12 MO	3.50%	3.55%	200 - 2,999.99	0.50%	0.50%	10,000 - 19,999.99	1.05%	1.05%
18 MO	3.61%	3.66%	3,000 - 19,999.99	0.75%	0.75%	20,000 - 49,999.99	1.15%	1.15%
24 MO	3.70%	3.75%	20,000 - 49,999.99	1.00%	1.05%	50,000 - 99,999.99	1.20%	1.20%
36 MO	4.50%	4.58%	50,000 +	1.25%	1.26%	100,000 +	1.25%	1.25%
48 MO	4.60%	4.68%	(\$5.00 per month on balances less than \$200 if the member is of age-not children-and they have no other account relationships)					
			ALL OTHER SHARES			RATE APY		
			200+			0.50% 0.50%		
RATES SUBJECT TO CHANGE WITHOUT NOTICE								

Rapid City Medical Federal Credit Union offers a tiered pricing program. This allows as many members as possible to obtain financing. Your individual rate will be determined by the type and/or age of collateral offered, length of the lien and your credit history. We welcome your application!