

RAPID CITY MEDICAL FEDERAL CREDIT UNION



Opportunities Knocking

Fall 2006

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 Agency

System Upgrade



At this point, most of you are probably aware that the appearance of your financial transactions has changed. As of September 23, 2006, we have adopted a new computer system to better assist the growing needs of our membership. We appreciate your patience and understanding while our staff adapts to the changes. We are very excited about this upgrade and look forward to better serving you. As always, if you have any question or comments, please contact us at 605/342-7776.

Thank You!
Rapid City Medical Federal Credit Union Staff

Holiday Loan Special



Rapid City Medical Federal Credit Union is pleased to announce our *Holiday Loan Special* beginning October 1, 2006—12-month signature loans as low as 8% interest for 12 months. Stop into the credit union today to apply.

**As low as 8% 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 12/1/06 thru 1/31/07.

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 _____

40th Anniversary Specials

CD Special

10 month.....5.25% APY
RENEWS AT 12 MONTH TERM

17 month.....5.65% APY
RENEWS AT 17 MONTH TERM

\$5,000 minimum. APY as of 10/1/06. Penalty for early withdrawal. Limited time offer. No bump option. Ask us for details.



CREDIT UNIONS

*Making a
World of Difference™*



October 19, 2006, is International Credit Union Day (1848-2006) 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 refreshments 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.

Thank You!

Thank you to all of our members for making our 40th Anniversary Member Appreciation Day so fun, and congratulations to all of our drawing winners! We look forward to next year!

LOAN RATES EFFECTIVE 10-1-06

NEW AND USED AUTOS								
LOAN TYPE	TERM	A+	A	B	C	C-	D	
		APR	APR	APR	APR	APR	APR	APR
NEW/NEARLY NEW 2006-2004	Cars, pickups, conversion vans	24 MO	5.25%	5.50%	6.00%	8.00%	15.50%	18.00%
		36 MO	6.00%	6.25%	6.75%	8.75%	15.50%	18.00%
		48 MO	6.25%	6.50%	7.00%	9.00%	15.50%	18.00%
		60 MO	6.50%	6.75%	7.25%	9.25%	15.50%	18.00%
		72 MO	7.00%	7.25%	7.50%	9.50%	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								
2005 considered new if less than 10,000 miles. 2004 considered new if less than 20,000 miles								
USED AUTOS 03, 02, 01, 00	Cars, pickups, conversion vans	24 MO	6.00%	6.25%	6.75%	8.75%	15.50%	18.00%
		36 MO	6.50%	6.75%	7.25%	9.25%	15.50%	18.00%
		48 MO	6.65%	6.90%	7.40%	9.40%	15.50%	18.00%
		60 MO	6.75%	7.00%	7.50%	9.50%	15.50%	18.00%
60 MONTHS LESS THAN 60,000 MILES/MIN \$12,000 (Vehicles over 100,000 miles - max. 36 mo.								
99 and 98	90%	48 MO	8.25%	8.50%	9.00%	11.00%	15.50%	18.00%
97 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%	8.75%	9.25%	11.25%	15.50%	18.00%
	\$ 2,500 TO \$ 4,999	60 MO	7.50%	7.75%	8.25%	10.25%	15.50%	18.00%
	\$ 5,000 TO \$ 9,999	84 MO	6.50%	6.75%	7.25%	9.25%	15.50%	18.00%
	\$10,000 TO \$14,999	96 MO	6.75%	7.00%	7.50%	9.50%	15.50%	18.00%
	\$15,000 TO \$24,999	120 MO	7.75%	8.00%	8.50%	10.50%	15.50%	18.00%
	\$25,000 & OVER	144 MO	8.00%	8.25%	8.75%	10.75%	15.50%	18.00%
SNOWMOBILE, ALL TERRAIN VEHICLES & PERSONAL WATERCRAFT								
	NEW CURRENT YEAR	48 MO	6.25%	6.50%	7.00%	9.00%	15.50%	18.00%
	NEW PREVIOUS YEAR	48 MO	6.50%	6.75%	7.25%	9.25%	15.50%	18.00%
	USED 1 TO 5 YEARS OLD	36 MO	7.00%	7.25%	7.75%	9.75%	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	7.50%	7.75%	8.25%	10.25%	15.50%	18.00%
	\$5,000-\$9,999	48 MO	6.50%	6.75%	7.25%	9.25%	15.50%	18.00%
	\$10,000-\$14,999	60 MO	6.75%	7.00%	7.50%	9.50%	15.50%	18.00%
	\$15,000-\$19,999	72 MO	6.85%	7.10%	7.60%	9.60%	15.50%	18.00%
	\$20,000 AND OVER	84 MO	7.00%	7.25%	7.75%	9.75%	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	30BW 60MC						
	\$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 fixed rate	prime rate						
	To \$5000	60 MO	7.00%	7.25%	7.75%	9.75%	15.50%	18.00%
	\$5001 - 10000	96 MO	7.50%	7.75%	8.25%	10.25%	15.50%	18.00%
	\$10001 - 15000	120 MO	7.75%	8.00%	8.50%	10.50%	15.50%	18.00%
	\$15001 - 50000	180 MO	8.25%	8.50%	9.00%	11.00%	15.50%	18.00%
	prime rate 8.25% effective 6-29-06							
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 8.25% <=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	3.50%	3.55%	0 - 199.99	0.00%	0.00%	1,000 - 9,999.99	2.00%	2.02%
10 MO	4.91%	5.00%	200 - 2,999.99	0.50%	0.50%	10,000 - 19,999.99	2.05%	2.07%
12 MO	4.25%	4.32%	3,000 - 19,999.99	0.75%	0.75%	20,000 - 49,999.99	2.15%	2.17%
17 MO	5.39%	5.50%	20,000 - 49,999.99	1.00%	1.05%	50,000 - 99,999.99	2.20%	2.22%
18 MO	4.35%	4.42%	50,000 +	1.25%	1.26%	100,000 +	2.25%	2.27%
24 MO	4.45%	4.52%	(\$5.00 per month on balances less than \$200 if the member is of age-not children-and they have no other account relationships)					
36 MO	4.75%	4.83%	ALL OTHER SHARES					
48 MO	4.85%	4.94%	200+	RATE 0.50%	APY 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!