

# MED

FEDERAL CREDIT UNION



Summer 2010

[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

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

### Supervisory Committee

Doug Lauritsen  
Ward Millar



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.



## 2010 Member Appreciation Day

**Friday, July 16, 2010**

**We want to honor you, our members!**

This will be a day of fun in the sun with a **free lunch** in the parking lot at *2300 West Main* starting at **11:00 am**.

There will also be great one-day loan and investment promotions, and **AWESOME** door prizes at all locations.

Bring your family and friends and join us for this all-day celebration!

Special appearance at *2300 West Main Street*  
by **“Quacky”**

the Children’s Miracle Network Duck  
Purchase a CMN duck and qualify for a \$100 drawing!

## Congratulations Med5 FCU!

Med5 Federal Credit Union winner of the 2009 Growth and Progress Award, presented by the Mid-America Credit Union Association, June 2010.

Med5 Federal Credit Union, West Branch location, winner of the June 2010 Rapid City Area Chamber of Commerce Beautification Award June 2010. Stop by and see why we won!

*Congratulations to the board of directors, staff and to all credit union members.*





Insurance Services *at your Credit Union*

- Auto
- Health
- Home
- Life
- Medicare Supplements & Medicare Part D
- Farm
- Business
- Long Term Care

Contact Brain Sudrala for a no obligation quote!

Phone: 605-718-1389  
brain@dakotafinancialservices.com

2300 West Main Street  
Rapid City, SD 57702

### INVESTMENT RATES/IRA RATES

TERM	% RATE	% APY*
6 MO	1.25	1.26
12 MO	1.65	1.66
18 MO	2.00	2.02
24 MO	2.05	2.07
36 MO	2.65	2.68
48 MO	3.00	3.03

\$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*

## Opportunity Knocks

The supply of houses is near a peak, home prices are low, and so are credit union home loan rates. This is a perfect time to buy a house, and we can help. Call us today to learn more about your home loan options.

Med5 Federal Credit Union can help you step through that door to a new home.

## CONSENT FORM FOR OVERDRAFT SERVICES

After August 15, 2010, we will not authorize and pay overdrafts for the following types of transactions unless you ask us to (see below.)

### What You Need to Know about Overdrafts and Overdraft Fees

An overdraft occurs when you do not have enough money in your account to cover a transaction, but we pay it anyway. We can cover your overdrafts in two different ways.

1. We have **standard overdraft practices** that come with your account.
2. We also offer **overdraft protection plans**, such as a link to a savings account, which may be less expensive than our standard practices. To learn more, ask us about these plans.

This notice explains your standard overdraft practices.

### What are the standard overdraft practices that come with my account?

We **do** authorize and pay overdrafts for the following types of transactions:

- Checks and other transactions made using you checking account number
- Automatic bill payments

We **do not** authorize and pay overdrafts for the following types of transactions unless you ask us to (see below):

- ATM transactions
- Everyday debit card transactions

We pay overdrafts at our discretion, which means we do not guarantee that we will always authorize and pay any type of transaction.

### What fees will I be charged if Med5 FCU pays my overdraft?

Under our standard overdraft practices:

- We will charge you a fee up to \$25.00 each time we pay an overdraft.
- There is no limit on the total fees we can charge you for overdrawing your account.

### What if I want Med5 FCU to authorize and pay overdrafts on my ATM and everyday debit card transaction?

If you also want us to authorize and pay overdrafts on ATM and everyday debit card transactions, call (605) 342-7776, or visit: med5fcu.com, or complete the form below and mail it to 625 Flormann Street, Rapid City, SD 57701.

\_\_\_\_ I want Med5 FCU to authorize and pay overdrafts on my ATM and everyday debit card transactions:

Printed Name: \_\_\_\_\_

Date: \_\_\_\_\_

Account Number: \_\_\_\_\_