

# Rapid City Medical Federal Credit Union



# Opportunities Knocking

Attention!!!

## Special Saturday Closing

Rapid City Medical Federal Credit Union will be closed Saturday, July 9th, for an employee retreat. You may use the night drop for any deposits, or the ATM for cash withdrawals. We appreciate your understanding in this matter and encourage you to use the convenience of online banking at [www.rapidcitymedicalfcu.com](http://www.rapidcitymedicalfcu.com), or the automated phone teller at 342-7776.

## Pay By Phone



RCMFCU members now have the added convenience of our new Pay By Phone service. For a minimal fee of \$5.00, members are able to make a payment to their loan, whether the loan is here or at another financial institution, by calling the credit union's member service reps. By providing checking or savings account information to our member service reps, members may expedite a payment as soon as the next business day. Call the Credit Union with any questions concerning our new pay by "Pay by Phone" service.



In an effort to better serve our members, we will be partnering with CU Mortgage Direct, LLC to offer you a wide array of mortgage products that fit your lifestyle. CU Mortgage Direct is a Credit Union owned direct lender based in Sioux Falls, so you can rest assured you will receive the same outstanding service you have come to know at our Credit Union. CU Mortgage Direct, LLC will be able to offer members the following mortgage services:

- Purchase
- Refinance
- Conventional
- VA
- FHA
- RD
- SDHDA
- Sub-Prime

Watch your newsletter for more information!

## OUR PRIVACY POLICY

This is our privacy notice for our members. When we use the words "you" and "your" we mean the following types of members:

All of our consumer members who have a continuing relationship with us, such as:

- Deposit Account
- Loan Account
- Credit Card
- All former members

We will tell you the sources for nonpublic personal information we collect on our members. We will tell you what measures we take to secure that information.

First we must define some terms.

**We, our, and us** means Rapid City Medical Federal Credit Union.

**Nonpublic personal information** means information about you that we collect in connection with providing a financial product or service to you. Nonpublic personal information does not include information that is available from public sources, such as telephone directories or government records.

An **affiliate** is a company we own or control.

A **nonaffiliated third party** is a company that is not an affiliate of ours.

*To assure the continued privacy and confidentiality of your personal financial information, your credit union observes the following practices and procedures:*

### Information We Collect

We collect nonpublic information about you from some or all of the following sources:

- Information we receive from you on applications or other forms, such as your name, address, social security number, assets, and income.
- Information about your transactions with us, our affiliates, others, information such as your account balance, payment history, parties to transactions and credit card usage.
- Information we receive from a consumer-reporting agency, such as your creditworthiness and credit history.

### Information We Disclose

We may disclose all the information we collect as described above to other companies that perform marketing services on our behalf or to other financial institutions with whom we have joint marketing agreements. We may also disclose information about you under other circumstances as permitted by law.

### Our Security Measures

We restrict access to nonpublic information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic and procedural safeguards that comply with Federal regulations to guard your nonpublic personal information.

### Nonpublic Personal Information And Former Members

If you decide to close your account(s) or become an inactive member, we will follow the privacy policies and practices as described in this notice.

call us today  
and begin your  
**Vacation  
Tomorrow!**



**Rates as low  
as 7.25%  
for 12 months.**

Some restrictions may apply.



Equal Opportunity  
Lender

**RAPID CITY  
MEDICAL FEDERAL  
CREDIT UNION**

625 Flormann St. • Rapid City, SD 57701  
Tel (605) 342-7776 • Fax (605) 348-3172  
[www.rapidcitymedicalfcu.com](http://www.rapidcitymedicalfcu.com)



# - CAUTION -

## National Credit Union Administration

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### Internet/E-Mail Fraud Alert

Recently, there have been multiple e-mail fraud attempts, known as "Phishing", that were initiated via e-mail sent to both the general public and to some credit union members that appeared to be from NCUA. This false e-mail asked for the recipient to click on a link to verify their credit union account registration. If the recipient proceeded to do so, the link directed them to a false website and asked for their credit union account number and PIN, along with other personal information.

NCUA does not ask credit unions members for such personal information. Anyone who received an e-mail that purports to be from NCUA and asks for account information should consider it to be a fraudulent attempt to obtain their personal account data for an illegal purpose and should not follow the instructions on the e-mail.

If you responded to such an e-mail and provided any confidential account information, please notify your credit union immediately of the scheme. You should also change your account's PIN, and take any additional action recommended by your credit union to protect your account.

Formal complaints can be filed with <http://www.IC3.gov>

### Here's a sample of the e-mail. Don't respond!

[NCUA Home](#) | [Search](#) | [Privacy Policy & Accessibility](#) | [Site Map](#) | [Contact Us](#)



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#### Account Info Verification

Dear Credit Union holder account,

As part of our security measures, we regularly screen activity in Credit Unions (CU) network. We recently noticed the following issue on your account: A recent review of your account determined that we require some additional information from you in order to provide you with secure service.

Case ID Number: PP-065-617-349

For your protection, we have limited access to your account until additional security measures can be completed. We apologize for any inconvenience this may cause. Please log in to your CU account to restore your access as soon as possible.

You must **click the link below** and fill in the form on the following page to complete the verification process.

[Click here to update your account](#)

In accordance with NCUA User Agreement, your account access will remain limited until the issue has been resolved. Unfortunately, if access to your account remains limited for an extended period of time, it may result in further limitations or eventual account closure. We encourage you to log in to your CU account as soon as possible to help avoid this. We thank you for your prompt attention to this matter. Please understand that this is a security measure intended to help protect you and your account.

We apologize for any convenience.

Sincerely, NCUA Account Review Department

Please do not reply to this e-mail. Mail sent to this address cannot be answered.

## - LOAN RATES EFFECTIVE 6-21-2005 -

NEW AND USED AUTOS								
	LOAN TYPE	TERM	A+	A	B	C	C-	D
			APR	APR	APR	APR	APR	APR
NEW/NEARLY NEW 2005, 2004, 2003	Cars, pickups, conversion vans	24 MO	4.85%	5.10%	5.60%	7.60%	15.50%	18.00%
		36 MO	4.85%	5.10%	5.60%	7.60%	15.50%	18.00%
		48 MO	5.00%	5.25%	5.75%	7.75%	15.50%	18.00%
		60 MO	5.25%	5.50%	6.00%	8.00%	15.50%	18.00%
		72 MO	6.00%	6.25%	6.75%	8.75%	15.50%	18.00%
100% FINANCING ON NEW CARS, TRUCK 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	5.10%	5.35%	5.85%	7.85%	15.50%	18.00%
		36 MO	5.10%	5.35%	5.85%	7.85%	15.50%	18.00%
		48 MO	5.30%	5.55%	6.05%	8.05%	15.50%	18.00%
		60 MO	5.50%	5.75%	6.25%	8.25%	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%
	\$20,000 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
UNSECURED	TO \$1500	30BW 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						
INCLUDES SIGNATURE LINE-OF-CREDIT LOANS	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	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 6.00% effective 5-3-05								
Members to incur all fees unless initial loan amount is greater than or equal to \$5000.00 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 to 6 month term		6.00% <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 yrs	11.15%	11.40%	11.90%	13.90%	17.00%	18.00%
12-15 yrs	72 MO	12-15 yrs	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	4.25%	4.32%	50,000 +	1.25%	1.26%	100,000 +	1.25%	1.25%
48 MO	4.35%	4.42%	(\$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 loan, and your credit history. We welcome your application!