



## FEDERAL CREDIT UNION

- Checking • Savings
- Insurance • Loans
- Investments

**4956 5<sup>TH</sup> STREET  
RAPID CITY, SD**

**2300 West Main St  
Rapid City, SD**

Monday-Friday

Lobby: 8:30am-5:00pm

Drive up: 7:30am-5:30pm

Saturday: Drive up Only  
9:00am-1:00pm

**353 Fairmont Blvd  
Rapid City, SD**

Monday-Friday

7:30pm-12:30pm

1:30pm-4:00pm

### HOLIDAY CLOSINGS

Native American Day - Oct. 12

Veterans Day - Nov 11

Thanksgiving Day - Nov. 26

Christmas Day - Dec. 25

New Years Day - Jan 1

### DIVIDEND RATES

Term	APY*	%Rate
6 MO	0.15%	0.15%
12 MO	0.45%	0.45%
18 MO	0.55%	0.55%
24 MO	0.65%	0.65%
36 MO	0.75%	0.75%
48 MO	0.95%	0.95%

\$1,000 Minimum • One time bump rate  
for this product (No bump rate on 6  
month term) \*Annual Percentage Yield



# NEWSLETTER

*TIME PASSES QUICKLY -- IT'S AUTUMN ALREADY!*



## 2020 ANNUAL MEETING UPDATES

Due to the events surrounding COVID-19, the  
54th Annual Meeting has been postponed until  
**WEDNESDAY, OCTOBER 28, 2020 AT 3:30PM**  
in the lobby of our South Branch • 4956 5th St.

This year, we are limiting the Annual Meeting to 25 attendees and requiring advanced registration and will be on a first-come basis. To register, please email [p.browngraff@med5fcu.com](mailto:p.browngraff@med5fcu.com). Face coverings, hand sanitizer, and disinfecting wipes will be available at the meeting and members unable to attend may request copies of the Annual Meeting financial information and meeting minutes by calling 605-718-0512.

Thank you to all MED5 Board Members and Supervisory Committee Members that help make MED5 FCU so successful.

## FYI

E\*Teller will be unavailable due to major security upgrades  
Friday, November 13th at 6:00 pm until 12:00 am Sunday,  
November 15th. **DUE TO THE UPDATE WE WILL BE CLOSED  
NOV. 14TH.** We apologize for any inconvenience this may  
cause. Look for incredible enhancements to online and mobile banking  
in early March 2021.



With mortgage interest rates at near all-time lows, **NOW** is the time to refinance and save **BIG** on interest!

A MED5 Mortgage Loan Officer can help you get started today!

4956 5th Street  
605.342.7776



## Make your season brighter with a HOLIDAY LOAN!

MED5 Federal Credit Union is pleased to announce our Christmas Loan Special beginning October 1, 2020. Call a MED5 Loan Officer for details today! Some restrictions apply.

### THE MONUMENT HEALTH BRANCH IS BACK OPEN!

Betty is back open and ready to assist our Monument Health Employees. Mention you read this in the newsletter and get a MED5 mask!



(Pictures do not represent final product)

## Holiday Basket Sale!



10 PERCENT OFF ALL BASKETS IF ORDERED BEFORE NOVEMBER 15TH! DELIVERY BY DEC 1ST



## Fall into the Holidays

Call The Bean Counter 718-0589

12:14

## COMING SOON

AN ALL NEW MOBILE AND ONLINE BANKING EXPERIENCE!



We're always working to improve the services we provide you, our members. Many of you have told us you would like a safer, faster, easier to use Mobile App and Online Banking platforms.

Well, we've been listening and have been hard at working making your requests a reality. MED5 is excited to announce that a new and greatly improved Mobile and Online Banking experience is right around the corner.

The new platform will feature a wide range of new and better tools and services designed to make it easier for you to manage your money, anywhere.

## 2020 Skip-A-Payment

Choose to skip a payment on one or all of your loans in **November or December 2020** or **January 2021!** Good for any payment except Visa, mobile homes, and real estate loans. Flat fee of \$30. If your payment is automatically deducted from your paycheck, the credit union will deposit the amount into your account.



# MED5FCU.ORG



NMLS#798571