Heartfelt thanks and Happy Holidays to you and yours!

NEWSLETTER

24 <u>HOUF</u>

MED

Thank you for helping us make this year a success.

FEDERAL CREDIT UNION

Checking • Savings Insurance • Loans Investments

4956 5th 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

#### Monument Health Branch CLOSED

Our Full Service 24-HR ATM AVAILABLE NOW!

#### HOLIDAY CLOSINGS January 17th

Native American Day February 21st Presidents Day

#### **DIVIDEND RATES**

Term	APY*	%Rate
6 MO	0.05%	0.05%
12 MO	0.25%	0.25%
18 MO	0.35%	0.35%
24 MO	0.40%	0.40%
36 MO	0.55%	0.55%
48 MO	0.65%	0.65%

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

NCUA 🗎

### No Branch? No problem! NEW ATM IN THE FRONT LOBBY AT MONUMENT HEALTH (353 FAIRMONT)! ALL MED5 FCU ATMS NOW ACCEPT DEPOSITS!

You may have noticed some big improvements over the last year to the functionality and aesthetic of our branches. We've done so to provide the highest quality of member service while continually improving your ease, accessibility, and experience banking with us.

We are ecstatic to share we have completed the installation of new ATMs at our branch locations AND the new installation of an ATM in the Monument Health lobby! These machines are now able to accept deposits, bringing enhanced security to your transactions and providing you with the flexibility to make deposits after business hours.

Our goal is to help each member achieve their financial goals with as much convenience as possible. We hope you get the chance to check out the new machines in the near future!

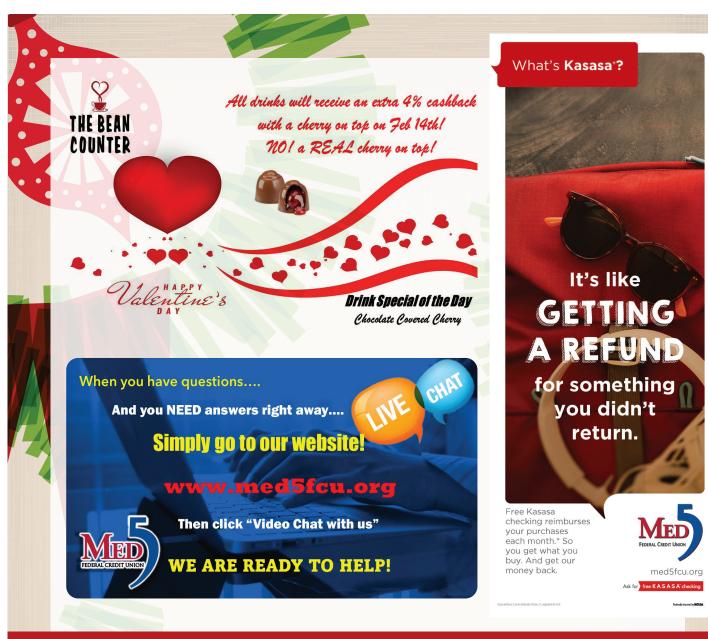
### Hooray! We raised \$4,250 for Children's Miracle Network Hospital!



Everyone enjoys the occasional jeans day and this year, we shared the CMN Hospital mission and contributed to helping CMN Hospitals treat over 10 million kids across North America through staff and member donations.

To provide the best care, children's hospitals rely on donations and community support, as Medicaid and insurance programs do not fully cover the cost of care. In our area, our CMN Hospital is Monument Health!

# MED5FCU.ORG



## MANAGE YOUR CARD WITH YOUR FINGERTIPS

### MED5 Wallet

is a management app that helps reduce fraud by giving you the ability to easily monitor and manage accounts with your smartphone AND control how, when, and where your MED5 debit or credit card is used. Real-time alerts can be customized based on the types of information each cardholder would like to receive.

MED5 Wallet offers custom notification settings based on geographic location, different purchasing categories (household, gas station, travel, etc.), and spending limits. You can add multiple cards to one account, view your MED5 account activity, and even set usage restrictions on the card. However, possibly the BEST feature of MED5 Wallet is the ability to "turn off" your card if it is ever lost or stolen - just from the app!

For small business owners, all transactions can be monitored or controlled for specific merchant categories, such as travel, restaurants, or entertainment, and can be denied or reported for types of merchants deemed not business-related.

Best of all? It's FREE! That's right. It will cost you zero, zilch, goose egg, nada, a big fat \$0 to monitor your MED5 FCU finances!

## MED5FCU.ORG

Send and receive money with people you know.

NCUA D NMLS#79857

Żelle