

# MED

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

Heartfelt thanks and Happy  
Holidays to you and yours!

## NEWSLETTER

*Thank you for helping us make this year a success!*

### **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





THE BEAN  
COUNTER

*All drinks will receive an extra 4% cashback  
with a cherry on top on Feb 14th!  
NO! a REAL cherry on top!*



HAPPY  
*Valentine's*  
DAY

**Drink Special of the Day**  
*Chocolate Covered Cherry*

When you have questions....

And you NEED answers right away....

Simply go to our website!

[www.med5fcu.org](http://www.med5fcu.org)



Then click "Video Chat with us"

**WE ARE READY TO HELP!**



What's **Kasasa**?

It's like  
**GETTING  
A REFUND**  
for something  
you didn't  
return.

Free Kasasa  
checking reimburses  
your purchases  
each month.\* So  
you get what you  
buy. And get our  
money back.



[med5fcu.org](http://med5fcu.org)

Ask for **free KASASA** checking

federally insured by NCUA

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**

**zelle**

Send and receive money  
with people you know.



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