



The Grove

Four Seasons of Aspen



Spring Edition - 2023

Locations

4956 5th Street
Rapid City, SD

2300 West Main
Rapid City, SD

Hours

Monday - Friday

LOBBY : 8:30am - 5:00pm

DRIVE-UP

7:30am - 5:30pm

Saturday

DRIVE-UP ONLY

9:00am - 1:00pm

Holiday Closings

MEMORIAL DAY

May 29th

JUNETEENTH Observed

June 19th

INDEPENDENCE DAY

July 4th

Dividend Rates

Term	APY*	%Rate
6 MO	0.55%	0.55%
12 MO	1.50%	1.49%
18 MO	1.60%	1.59%
24 MO	1.75%	1.73%
36 MO	2.00%	1.98%
48 MO	2.25%	2.23%

8 MONTH SPECIAL 4.5%

CALL FOR DETAILS

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

Annual Percentage Yield



www.aspenfcu.com

| 605-342-7776

| *Enriching Lives through Financial Growth!*



LETTER FROM THE CEO

Effective March 1, 2023, MED5 Federal Credit Union became Aspen Federal Credit Union. First and foremost, this is a name change only. You will see the same great employees that you know and trust and will receive the same great service you expect. The name change will not affect your account numbers or your membership information. The only difference will be a new name that better reflects our expanded membership that now serves Pennington, Meade, Custer and Lawrence Counties.

If you use our electronic services, you will notice an updated look, but your login information will remain the same. Please consider downloading the My Aspen Wallet feature to manage

all your Aspen cards in one App. Your debit cards will continue to work, as usual, and will be reissued with Aspen FCU when the card expires. Your personal checks with MED5 FCU will also continue to work until you need to reorder. Lastly, please visit www.aspenfcu.com, I hope our new website will take you through our journey from a single membership credit union, to MED5 FCU and now Aspen FCU, which now serves four beautiful and vibrant communities of the Black Hills of South Dakota. I am so enormously proud of this name change and of all the dedicated employees that helped bring this to fruition.

On a more serious note, I would like to take this opportunity to talk about the recent bank collapses and what it means to Aspen FCU and you as a member.

*As a member of Aspen FCU, you are an owner of our not-for-profit financial cooperative. Aspen's first priority is your financial success, and we focus on financial security. We have an experienced team to serve you and answer any questions or concerns you may have.

*Federally insured credit unions offer a safe place for credit union members to save money. These deposits are protected by the National Credit Union Share Insurance Fund and are insured up to \$250,000 per individual depositor – the same as any other federally insured financial institution. Credit union members have never lost a penny of insured savings at a federally insured credit union.

*You can visit MyCreditUnion.gov for more information about the National Credit Union Share Insurance Fund coverage for consumers.

*If your deposits at Aspen FCU are greater than the \$250,000 per individual and you have questions about insurability, please call us at 605-342-7776 to discuss options to insure your deposits.

In closing I would like to take this opportunity to thank you for your membership. If you have any questions or concerns about the new name, the financial strength of Aspen FCU or your account insurability, I invite you to email me at pam@aspenfcu.com or call me direct at 605-718-0512. Or even better, if you have a few minutes, come visit me at my office and I will buy you a cup of coffee at The Bean Counter.

Pamela Brown-Graff

President/CEO

Aspen Federal Credit Union

57th Aspen Federal Credit Union ANNUAL MEETING Wednesday May 24th 3:30pm



Dave Daughters



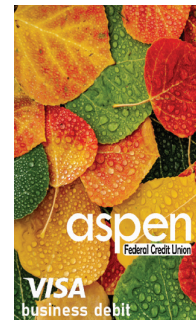
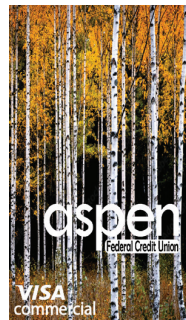
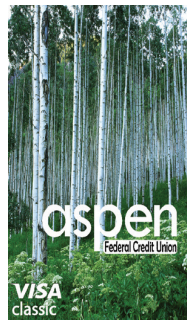
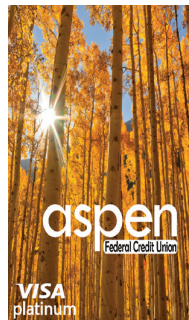
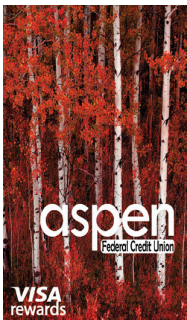
Wade Greseth

The nominating committee announces that there is one (1) Board of Directors position open. Dave Daughters is seeking re-election for a three (3) year term.

In addition, there is one (1) Supervisory Committee position open with Wade Greseth seeking re-election, this is a three (3) year term.

Additional nominations for vacancies on the Board of Directors may be made by petition signed by one (1%) percent of the credit union members. Nominees by petition must submit a statement of qualifications and biographical data with their petition. The closing date for receiving nominations by petition is May 1, 2023. Additionally the Credit Union will not accept nominations from the floor at the Annual Meeting. Please contact the Nominations Committee at nominatingcommittee@aspencfu.com

The New Looks of Aspen Credit and Debit Cards



The Story of the Aspen

So why did we choose Aspen Federal Credit Union as our new name?

The Aspen is one of the most populous trees in the Black Hills, its beautiful white bark, and ever-changing colored leaves, as well the soothing music that their leaves make when the wind blows, are an inspiration to all of us living in Western South Dakota. The Aspen also thrives in every county (Pennington, Custer, Meade, and Lawrence) we serve, which makes it a unique bond to all members no matter their location. But do you really know the meaning of the Aspen?

Since times of old, the Greeks called the Aspen the tree of Heroes. "Aspis" is the Greek name for Aspen. It means "shield." Ironically, while the Aspen is the weakest tree in the forest, The Aspen is the last to burn and the first to repopulate and replenish. They are virtually immortal. The same with Aspen Federal Credit Union, like the Aspen, we will be here, by your side, for the long haul.

Like our Credit Union, Aspen's are a significant symbol for COMMUNITY. You never see just one Aspen tree. they stand in cohesive groves. Their sophisticated root system allows the Aspen to be connected and support each other, like we support every member. Did you know that after a forest fire, it is the Aspen that shoots up new sprouts first and colonizes the burned area, allowing the mighty conifer to grow and one day, overshadow them. We at Aspen Federal Credit Union are also here to help you grow, not wanting to be better than you, we like the Aspen. want to be better for you.

We at Aspen Federal Credit Union believe. like the Aspen tree, that "TOGETHER we are stronger...." **Come Grow With US!**