



New Hours for Camp Rapid Branch ONLY!

Starting January 1, 2010, Our Camp Rapid Branch will be closed EVERY Monday. If a holiday falls on that Monday, the Camp Rapid Branch will be closed both Monday and Tuesday.

Quarterly Newsletter

Board Elections

We would like to thank ALL our current board members for their time volunteering for the credit union. The Board terms of Kevin Speirs and David Oerlline will expire. There will be two positions available and if you're interested in volunteering at your credit union please contact Deborah Bartunek at 605-737-6659. Won't you please consider giving your time as a volunteer for **YOUR** credit union?

Annual Meeting

The annual meeting will be held Saturday, January 16, 2010 at the Coyote Den, registration begins at 6:00pm. While you're there you can meet the staff from both locations, enjoy hor d'oeuvres and catch up with old and new friends. Great door prizes will be available for many lucky winners. Please pre-register for this event in order to help us plan accordingly. Just fill out the form below and drop it off at either location or mail it. Those who pre-register will be eligible for a \$100 cash door prize.

Minuteman Community Federal Credit Union Annual Meeting

Saturday January 16, 2010 – 6:00pm

Yes, I will be attending the Annual Meeting! Please pre-register me so I qualify for the \$100 Cash Door Prize.

Name _____
 You must be the primary member to register for this meeting.

Total attending _____
 Limit one per member account

Dates to remember

Both branches of Minuteman Community will be closed on:

- January 1 – in observance of New Years Day
- January 18 – in observance of Martin Luther King Jr. Day
- February 15 – in observance of Presidents day

Please note that Camp Rapid Branch will also be closed:

- January 19
- February 16

Fun Tax Facts

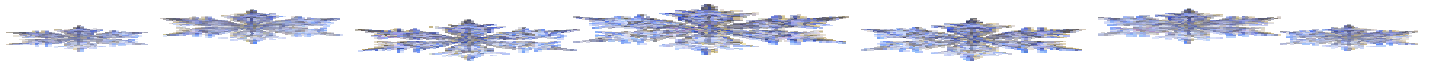
- There are over 7 million words in the tax law and regulations. That beats the Gettysburg address, the Declaration of Independence, and the Holy Bible all rolled into one.
- There were 402 tax forms in 1990, by 2002 that number had jumped to a staggering 526.
- The IRS sends out over 8 billion pages in forms and instructions every single year, that's nearly 300,000 trees (now they use recycled paper).
- The easiest form, the 1040EZ, has **thirty-three** pages of instructions.
- The first e-file (electronic transmission of a tax return) occurred on January 24, 1986.



New Year, New Budget!!

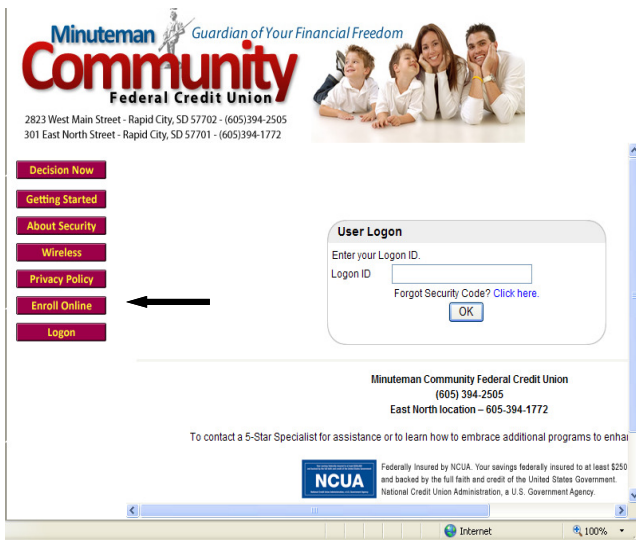
If "creating and keeping a budget" is a resolution you have struggled with maintaining, perhaps, it's time for a change. We all have the best intentions of saving our money and getting our spending under control. Problem is, approach doesn't help establish spending discipline. What is too tempting, is going overboard this week and promising yourself to start saving next week. So, how do you start a sound budget plan? Here are five ways to get started for the new year.:

1. **Know where your money is going.** It's really hard to save if you don't know where your savings can come from. Whether you use financial software or just jot your expenses in a small notebook, getting a good read on how much and where you spend is crucial to making informed decisions about your spending habits.
2. **Know what a bargain is.** We all love a great bargain, but sometimes a bargain is not really a bargain at all and doesn't truly represent savings. (Common budget busters in this realm are stocking up on this week's bargain at the supermarket only to throw the food away later or buying a shirt because it's on sale, even though you're not sure if you are ever going to actually wear it.) So, before you buy that item ask yourself if you are really going to use it.
3. **Shop with a partner.** Take your spouse, a friend or someone else committed to your budget shopping with you. They will help keep you honest about whether you really want those fuzzy dice for the rear view mirror or not.
4. **Make dining out a special event.** Most people do dine out by force of habit. If you do it regularly, it can become very expensive. Packing a lunch and/or eat dinner at home are two of the easiest ways to find extra cash.
5. **Consider automatic savings.** We have all heard a hundred times "You can't spend what you don't have". The smallest amount will add up if you have it automatically deposited from your paycheck into your savings account.



The New Virtual Branch Online Banking is here!!

We have UPGRADED our online banking to a new virtual branch. If you go to minutemanfcu.org and try to log on to your account and find that it is not working, you might need to re-enroll. You can re-enroll by clicking the enroll online button, shown to the left, and follow the easy instructions to set up your Logon ID, Security Code, and Security Questions. You can also have access to your accounts through your mobile phone (if you have internet access) when you select Mobile Account Access under the Account Access button. (Your cell provider may charge internet access fees) If you need assistance, please contact us at either office during normal business hours.



Minuteman Community Federal Credit Union

Mailing Address, Hours of Operation and Contact Numbers:

Please mail deposits, payments and correspondence to our street address at:

2823 West Main Street - Rapid City, SD 57702

301 East North Street - Rapid City, SD 57701

Camp Rapid Night Depository available at drive up

East North Night Depository on front of building

Phone (605)394-2505 - Fax (605)394-2606

www.minutemanfcu.org

Phone (605)394-1772 - Fax (605)394-5112

Lobby Hours T-F 9:00AM - 3:00PM

Lobby Hours M-F 9:00AM - 4:00PM

Drive up Hours T-F 8:30AM - 4:30PM

Drive up Hours M-F 8:30AM - 5:00PM

Minuteman Telephone Response 1-866-284-3942

If your debit card is lost or stolen call 1-800-991-4965