



Quarterly Newsletter

0087-NL-0915

Fall 2015

We are offering Skip-a-Payment service for consumer loans on member accounts in good standing. This will extend your final loan payment by one month and may not be used with any other offer. Interest on your loans will continue to accrue. It is **VERY** important we receive the coupon **BEFORE** your loan payment is due. Certain restrictions apply. Call or stop by one of our branches for details.

Changes to Travel Cards

Minuteman Federal Credit Union will no longer keep prepaid travel cards on hand. We will continue offering the service, and new cards can be ordered. However, please allow 1 week for new travel cards to arrive.

Holiday Cash

Avoid high-pressure lending practices or scams this holiday season. In particular, be wary of payday loans. The average interest rate for a payday loan in South Dakota is 574.00%. That's \$22 per \$100 borrowed every 2 weeks!

Beginning **October 1st**, we will be offering **Christmas loans** with rates as low as 4.99% for 12 months. Stop by our offices, or fill out an application online.

Important Dates to Remember

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CLOSED

October 12, 2015 – Columbus Day

*Camp Rapid will also be closed October 13, 2015.

November 11, 2015 –Veteran's Day

November 26, 2015 – Thanksgiving

*Camp Rapid will also be closed November 27, 2015

December 24, 2015 – closing at Noon Christmas Eve

December 25, 2015 – Christmas

*Camp Rapid will also be closed December 24, 2015

Account #: _____

Name: _____

Phone: _____

Loan #: _____

I choose to pay my Skip-A-Payment(s) as follows:
(\$30 for each Skip-A-Payment request)

Charge my account:
Checking #: _____

Savings #: _____

By signing this form, you agree to Skip-A-Payment on your loan(s). This will advance your due date by one month. This will not stop interest from accruing on your loan(s).

Signature: _____

Signature: _____

Date: _____

Coming Soon – New Website Design!

We are pleased to announce we have been working behind the scenes to create a new and exciting web design and logo. Please stay tuned for these changes! The new design will be more user-friendly with easier navigation. We are hoping to roll this out within the next month!

6 Steps to Safer Mobile Banking

1. Never provide personal or financial information unless you know you're dealing with the credit union.
2. Assume any unsolicited text for requesting personal information is fraudulent.
3. Avoid sharing sensitive information such as passwords or account numbers.
4. Don't set web or mobile devices to automatically log in.
5. Set a password on your phone when powering on or waking from sleep.
6. Immediately contact MFCU and your mobile carrier if you lose your phone

Main St Square Volunteers



All tips received were donated to the Black Hills Bulldog Rescue



Meet the MFCU Loan Rangers and our Cheerleader!



Minuteman Federal Credit Union

Mailing Address, Hours of Operation and Contact Numbers:

Please mail deposits, payments and correspondence to our East North location

301 East North St – Rapid City, SD 57701

East North Night Depository on front of building

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

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

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

East North Street Saturday Drive up hours 8:00AM –12:00PM

Minuteman Telephone Response 1-866-284-3942

2823 W Main St – Rapid City, SD 57702

Camp Rapid Night Depository available in drive-up

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

Lobby Hours T-F 9:00AM - 1:00PM

Drive up Hours T-F 9:00AM - 1:00PM