



Minuteman
Federal Credit Union
Guardian of Your Financial Freedom.

Camp Rapid | 2823 West Main | Rapid City, SD | 57702
301 East North Street | Rapid City, SD | 57701

Quarterly Newsletter

0087-NL-0715

Summer 2015

Professional of the Year

Beth French, Head Teller/Loan Officer for Minuteman Federal Credit Union, was honored as the South Dakota Professional of the Year. Beth started her career six years ago as a Member Service Rep. She is thought of very highly by our members, co-workers, and management. She is truly dedicated to membership and goes the extra mile to make sure each one feels special.



Volunteer of the Year

Jim Morrison, board of directors of Minuteman Federal Credit Union, was honored as the South Dakota Volunteer of the Year. Jim has been a Minuteman Federal Credit Union volunteer for 34 years. He has served on the credit committee and supervisory committees during that time, and currently serves as a member of the board of directors. Jim was also inducted into the Black Hills Sports Officials Association Hall of Fame in March. Jim volunteered to officiate baseball, basketball, and football in the region for over 40 years.



Important Dates to Remember



July 4, 2015 – in observation of Independence Day

*Camp Rapid will be closed July 3, 2015

September 7, 2015 – in observation of Labor Day

*Camp Rapid will be also closed September 8, 2015

Dreaming of a memorable summer vacation? Disneyworld? Hawaii? Caribbean cruise? Vegas? Make it a reality this year! Apply today for a vacation loan. With rates as low as 4.99% and no payments for 90 days, now is the perfect time to take the trip you've always wanted!

Loan payment example: At 4.99% APR for a 12 month term, 0% down, and 90 days to the first payment, monthly payments are calculated at \$86.32 per \$1,000.00 borrowed. Loans will continue to accrue interest during the 90 day period. Does not apply to refinanced, personal, or home equity loans.

Looking to buy a new car? Or an RV to travel cross-country this summer? How about a Harley in time for the 75th Rally? Buy it this summer and enjoy no payments for 90 days, with rates as low as 2.25%!

Loan payment example: At 4.99% APR for a 12 month term, 0% down, and 90 days to the first payment, monthly payments are calculated at \$86.32 per \$1,000.00 borrowed. Loans will continue to accrue interest during the 90 day period. Does not apply to refinanced, personal, or home equity loans.

Main Street Square

Summer is finally here, and the Credit Union staff is volunteering again to help out at Main Street Square. All tips collected from our first outing were donated to Black Hills Bulldog Rescue.

Our first outing on May 28 started a bit wet, but we caught a break between rain showers.

We'll be downtown Sunday, Aug 23, for the Love Squared Bridal Fair, and again Saturday, Sep 26, for the Great Downtown Pumpkin Festival. We welcome you to come downtown and help us support our community!



Traveling Businesses

As many people hit the roads this season to travel across the country, so do a number of entrepreneurs.

Be wary of door-to-door sales, unsolicited phone calls, or roadside merchants. All businesses, including temporary businesses, must apply for a license to sell with the state.

When in doubt, make a call. Contact the State Attorney General's Division of Consumer Protection by calling **1-800-300-1986**, or go to <http://atg.sd.gov/Consumers.asp> for more information. Last year, the State Attorney General's office fielded 34,838 inquiries and recovered over \$3.4 million for consumers.



Hello! I'm Richard Ball, the newest Teller/MSR. I am very happy to be part of the MFCU Team. Originally from Rapid City, I graduated from RC Central, and moved to Dallas, TX to attend college. From there, I moved to Los Angeles, where I worked for Warner Bros., then began my real estate career in Beverly Hills. I followed my real estate aspirations to New York City and loved it! I'm happy to be back in the Black Hills with my wonderful family. I look forward to meeting you the next time you visit our credit union!

Are you moving? Please let us know. Current addresses and phone numbers are important to the security of your account and personal information. This also ensures we can reach you in a timely manner if necessary. To change the address on your accounts, you must complete and sign the MFCU Change of Address form. **To avoid a \$5.00 return mail fee, please make sure your address is updated at your credit union as soon as possible.**

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

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

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

Minuteman Telephone Response 1-866-284-3942