

Quarterly Newsletter

0087-NL-0316

Spring 2016

Remodel

The remodeling of our East North location is under way! Several changes are coming to help us better serve you at this location. Some of the changes include a more open lobby layout, improvements to our drive-up, and a new restroom.

The **East North Branch will be open** during the remodel. However, services in the lobby and drive up will be impacted. We apologize for the inconvenience.

Are You Eligible for EITC?

MFCU is pleased to remind qualified taxpayers about the potential benefits of applying for the Earned Income Tax Credit.

Low-income working families can receive a substantial benefit if they qualify for the EITC. We want to be sure our members who might qualify are aware of this credit. It goes directly to families who may use it to cover living expenses, build emergency savings or save for a down payment for a car or a home.

Taxpayers who qualify and claim the credit could pay less federal tax or even receive a refund. The maximum refund for the 2015 tax year is \$6,242. You can find more information about the EITC

on NCUA's consumer website, MyCreditUnion.gov, which has a [webpage dedicated to explaining the EITC](#).

NCUA along with MFCU is issuing this reminder in conjunction with [EITC Awareness Day](#), a nationwide effort to raise awareness about the EITC and the availability of free tax preparation assistance.

Annual Meeting

We want to thank all our members for attending our annual meeting this year. It was a huge hit! We served up a total of 92 meals, and had a really great time visiting with our members. Kevin Speirs and Dave Oerlline were both re-elected to the board.

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, you must contact us along with notifying the post office. Just notifying the post office will not prevent a return mail fee.

Important Dates to Remember

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May 30, 2016 – in observation of Memorial Day

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*Camp Rapid will also be closed May 31, 2016

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July 4, 2016 – in observation of Independence Day

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*Camp Rapid will also be closed July 5, 2016

For a limited time only, MFCU is proud to offer OUR members some of the best certificate rates in town:

24 months – 1.40%
36 months – 1.79%
48 months – 2.05%
60 months – 2.50%

Everything thing we do, we do for you!

This offer is subject to change at any time.

Fraud Awareness

MFCU is pleased to help our members be aware of an extensive set of resources and information for the latest scams, available via the newly launched [Fraud Prevention Center](#) from the National Credit Union Administration. The center contains information on how to recognize scams, protect finances, and take action if one becomes a victim of fraud.

This includes information on the latest and more common scams, identity theft, and online security. For more information, go to www.mycreditunion.gov/fraud.



**Tough Enough to Wear Pink
2016**



Hi, I'm Contessa Payne. I was born and raised in Coeur d' Alene, Idaho. I graduated in 2009 from Coeur d' Alene High School and took the summer off to run my family's Tanning Salon. In September 2009 I started Cosmetology school at Paul Mitchell the School Spokane and graduated in November of 2010. I worked in a salon for about 2 years. When I heard about the boom in Williston, North Dakota, I packed all my things and moved in August 2012, where I started working as a waitress and slowly worked my way up to a bartender position. During this time, I also met my fiancé, Jordan Johnson. In 2013 Jordan and I received news that we were going to be parents. Along with the baby news, Jordan also accepted a job in Greeley, Colorado. So we packed all of our things and

moved to Fort Collins, Colorado. We lived there during my pregnancy and decided that it was best to be closer to family, so we moved to Rapid City in August 2014. After 1 ½ years of being a stay at home mom, I decided it was time to return to the work force.

I started working at Minuteman FCU February 8th, 2016 and it has been by far the most enjoyable journey in a new career field! I also plan on attending Real Estate school this year. My future plans are to retain my Real Estate license and continue to work for Minuteman FCU on a part time basis. I am looking forward to helping our credit union grow in both Real Estate loans while increasing our growth in the Community as well.



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 Street - 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 West Main Street - Rapid City, SD 57702

Camp Rapid Night Depository available in drive-up

Phone (605)394-2505 - Fax (605)394-2506

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