

301 East North Street | Rapid City, SD | 57701 Camp Rapid | 2823 West Main | Rapid City, SD | 57702 "Guardians of your financial services"

Quarterly Newsletter

0087-NL-1215

Winter 2016

Annual Meeting 2017

Don't forget to register for the Annual Meeting on January 20th, 2017 at the Holiday Inn Convention Center.

Registration begins at 5:30PM

and dinner begins at 6:30PM. Valet parking will be available for \$5 per vehicle. Please register early to help with the catering for this event. The Annual Meeting is always a great time to catch up with old friends and meet the staff from both locations. We look forward to seeing you there!

Wishing Beth the Best!

Beth French's last day was MFCU to pursue a career in O'Fallon, Illinois. Beth began her career with MFCU in November 2008 as a Member Service Representative and became a Loan Officer within 4 years. Beth has lived in Rapid City for the last 20 years. After raising her children, she is excited to relocate and start a new adventure. Beth will be at the Annual meeting to say farewell, so please make sure you attend the meeting and wish her best! We will miss her!

Minuteman FCU Annual Meeting

Friday, January 20, 2017

5:30PM

Holiday Inn Convention Center

Yes, I will be attending the Annual Meeting. Please pre-register me, which qualifies me for the \$100 cash door prize drawing!

Primary Member Name_____

Total Attending _____

You must be the Primary Member on the account to register for this meeting.

Limit 1 entry per member account.



Important Dates to Remember

> • • • CLOSED

January 02, 2017 - in observation of New Year's Day **CLOSED**

January 16, 2017 - in observation of Martin Luther King Jr Day

> • • • **CLOSED**

February 20, 2017 - in observation of Presidents' Day

Daylight Savings Time begins March 12, 2017. Spring your clocks forward 1 hour!

Direct Deposit for your 2016 Tax Refund

If you are expecting a refund when you file your federal income taxes, it's easy to directly deposit these funds into your credit union checking or savings account, and it's FREE! According to the IRS, a refund check is issued within 6-8 weeks of filing a paper return, or 3 weeks for E-Filing. However, if you choose to E-File **AND** direct deposit, the you should receive it within 14 days! Direct deposit is safer, easier, and faster. To direct deposit your refund, go to the "Refund" portion of your tax return:

- Enter MFCU's Routing number: 291479615
- Select Account type: Checking or Savings
- Enter your checking or savings account number
- For **Checking** accounts, use the full account number located on the bottom of your checks.

EMV CHIP ENABLED CARD TO GO LIVE!

1. What makes chip cards so secure?

The card produces a one-time transaction code each time you buy something. The retailer doesn't know your actual account or card number and it can't be hacked or stolen later from their system.

2. Can a thief can my card as I walk by and steal my information?

EMV chip cards are not RFID (radio frequency identification cards). That means they do not emit a radio wave that could be stolen by a criminal with a cards scanner.

REMOTE DEPOSIT CAPTURE

MFCU has implemented an additional service to offer you very soon.

If you can't make it to the credit union to deposit a check into your account, ask us and you may be eligible to add this feature to your mobile devise.

Its' fast, free and safe!









Minuteman Federal Credit Union Mailing Address, Hours of Operation and Contact Numbers: Please mail deposits, payments and correspondence to our East North location CAMP RAPID LOCATION IS NOW CLOSED! 301 East North St – Rapid City, SD 57701 East North Night Depository in the first drive up lane 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

www.minutemanfcu.org

NMLS # 518124