



301 East North Street • Rapid City, SD 57701

"Guardians of your financial services"

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## Summer Fun on a Shoestring!

Many parents struggle during the summer months with keeping their children entertained because they fear it requires spending an arm and a leg. There is good news; a little search within your own city will help you find many family activities offered at very little or no cost:

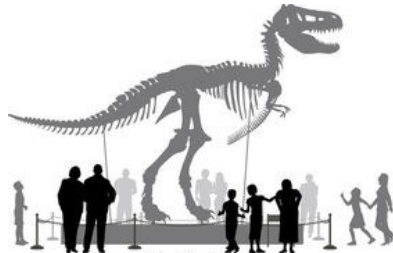
**Library and Museum Classes** – Most libraries and museums offer summer workshops, art classes, lectures and free nights for families with children of all ages. Trained educators lead the children through a series of children’s stories with a tie to the art surrounding them.

**Performing Arts** – Whether it is your local theatre, symphony, or opera, you will often find free performances offered throughout the year. Check your local paper for performance options.

**Craft Activities** – Check local craft stores for class schedules or search for a local pottery store (pottery options for children and families) for activities that are suitable for children of all ages.

**Local Parks** – Review schedules for no cost activities, tours and classes offered at parks, nature centers or slip on your sturdy sneakers or hiking boots and pack water bottles to hit the trail. Whether you live in the city or the suburbs, there are probably interesting walks in your own hometown or go to a local state park for a hiking trail. Make the adventure even more engaging by putting together a page of pictures for a kid-friendly scavenger hunt with common items — from local foliage and animals to fire hydrants and benches, depending on your destination.

A few minutes of online searching or scouting your local newspaper will help you identify and plan numerous available activities for you and your family at little to no cost.



## Are You Moving or Have You Moved?



Please make sure you let **Minuteman FCU** know your new address and phone number.



### 2018 IMPORTANT CLOSURE DATES TO REMEMBER

- July 4, 2018  
Independence Day
- September 3, 2018  
Labor Day
- October 8, 2018  
Columbus Day



## Summer is Here!

Whether you are camping, boating, four wheeling or motorcycle riding, we have a loan special just for you! Now is the time to apply for your recreational vehicles and enjoy the summer months. Please call **Minuteman FCU** at **605.394.1772** for loan rates and more information.



# Avoiding Charity Scams

In the wake of natural disasters, it is generally human nature to want to lend a hand and donate to support those in need. Sadly, these events also bring out the fraudsters who try to take advantage of your generosity.

Fraudulent schemes may involve contact by telephone, social media, or in-person solicitations. The Federal Trade Commission (FTC) cautions potential donors to avoid any charity or fundraiser that:

- Refuses to provide detailed information about its identity, mission, costs and how the donation will be used.
- Won't provide documentation confirming that a contribution is tax-deductible.
- Uses a name that closely resembles that of a better-known, reputable organization.
- Thanks you for a pledge you don't remember making.
- Uses high-pressure tactics like trying to get you to donate immediately, without giving you time to think about it or do your research.
- Asks for donations in cash or asks you to wire money. For security and tax record purposes, you should always contribute by check, credit card, or another way that provides documentation of the gift. Never send cash or wire money!
- Offers to send a courier or overnight delivery service to immediately collect the donation.
- Guarantees sweepstakes winnings in exchange for a contribution.

If you are considering making a contribution to a charity and are unsure of its legitimacy, you can do one of the following:

- Go to [www.irs.gov](http://www.irs.gov) and click on "Charities and Nonprofits" at the top right of the page. Then click on "Tax Exempt Organization Search". Follow the instructions to search for organizations that are eligible to receive tax-deductible charitable contributions.
- Use a reliable website to research the charity and how they would utilize your donation. Some websites recommended by the FTC for determining the trustworthiness of charities are Better Business Bureau's Wise Giving Alliance ([www.give.org](http://www.give.org)) and Charity Navigator ([www.charitynavigator.org](http://www.charitynavigator.org)).

If you think you've been the victim of a charitable scam, you can file a complaint with the FTC at [www.ftccomplaintassistant.gov](http://www.ftccomplaintassistant.gov). You can also visit the Commission's site for tips on what to look for when choosing a charity.

Source: Federal Trade Commission article: Before Giving to A Charity.



## Traveling?

Don't forget to provide Minuteman FCU with your travel itinerary to use your VISA check card while traveling in other states or countries.

### TRAVEL: How to Come Back from Vacation with Money in Your Pocket

*Budgeting may not be the best part of vacation planning, but it is essential.*

**Cutting Costs** – Travel off-season whenever possible. Visiting a popular location just a week or two before or after the busy season can mean substantially lower costs, fewer crowds and proprietors bending over backwards to make sure you enjoy your stay.

**Driving There** – When traveling by car, pack snacks, treats, sodas or juices, and staples like peanut butter and jelly sandwich ingredients or cereal for the kids. You will easily save money and face fewer arguments with the kids at each fuel stop.



**Flying There** – The sooner you start shopping, the better. Consider, smaller, no-frills airlines, like Southwest, often offer attractive deals. Typically, you will get the best fares on Tuesday, Wednesday and Saturday – and if you stay over a Saturday night.



**Cruising There** – If you dream of a cruise, book early to get the best rates and stay in a cabin within your price range. Work with a travel agent who specializes in cruises to make sure you are getting the best deal possible. While cruises are all-inclusive, you will need to budget for drinks, side trips, tips and souvenirs.

**Staying There** – Hotels will often quote their highest rate if you call their toll-free reservation number. To get a better deal, call the hotel where you plan to stay directly, and ask about specials or discounts. Suite hotels often include cooking facilities, which can be a real money saver, even if you just make your own breakfasts and lunches.

A family vacation is an event that your family looks forward to whether you go on an exotic vacation, to a local beach, camping in the mountains, or opt for a staycation. Spend time together, relieve stress and do it without creating a headache about finding the cash to do it.

Need a vacation loan? Let us help finance your Summer fun with our loan specials. Call **Minuteman FCU** at **605.394.1772** and start planning for that much-needed summer vacation today.

## time to prepare for back to School

Now is the time to start making a list of the back-to-school supplies and other purchases needed before the school starts in the fall. This includes garments needed to update school wardrobes, coats for the cooler weather, books, tablets and any other items that may be needed.

Kids may not want to think about returning to school yet, but early planning means you may be able to save money. Watch for sales and make sure to carry your back-to-school list when visiting various stores throughout the coming weeks. You never know when you might come across bargains for the items on your back-to-school list!

### Mailing Address, Hours of Operation and Contact Numbers:

**Lobby Hours**  
Monday – Friday  
9:00 am – 4:00 pm

**Drive Up Hours**  
Monday – Friday  
8:30 am – 5:00 pm  
Saturday: 8:00 am – 12:00 pm

301 East North Street  
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We do have a Night Depository located just pass our drive up window

