



301 East North Street • Rapid City, SD 57701

"Guardians of your financial services"

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Safely Shopping Online



A safe and secure online shopping experience is possible by using safety precautions.

Secure Website: Make sure your online shopping is completed on a Web site that starts with https://. Sometimes the "s", which shows the website is secure, does not appear until you are on the actual order page. You can also look for a closed padlock or an unbroken key at the bottom of the screen.

Credit Card: Make your online purchases with a credit card, not a debit card or a check. The credit card will protect you under the Federal Fair Credit Billing Act in case of questionable charges. A debit card does not offer the same protection. A check or debit card can also leave your account vulnerable. After making online purchases, monitor your credit card statement frequently and take care of any problems immediately.

Know Who You are Buying From: Make sure you either know or research the company you will use for the online purchase. Also look for a physical business address and a phone number on the website. This will give you contact information in case of problems or questions.

If something just doesn't seem right, don't continue with the order.

The Origins of Veterans Day

By 1954, our country survived two more major wars, WWII and the Korean War. American effort during World War II (1941-1945) saw the greatest mobilization of the U.S. Army, Navy, Marines and Air Force in the nation's history (more than 16 million people); some 5.7 million more served in the Korean War (1950 to 1953). At the urging of the service organizations, the 83rd Congress decided to reinstate 'Armistice Day' as 'Veterans Day' to honor veterans of all wars. President Eisenhower signed the legislation on June 1, 1954.

Veterans Day was not always celebrated on November 11th. In 1968 the Uniform Monday Holiday Bill ensured three-day weekends for federal employees by celebrating four national holidays on Mondays: Washington's Birthday, Memorial Day, Veterans Day, and Columbus Day. This bill assigned the fourth Monday of October as Veterans Day, despite the disapproval of many states who chose to continue to celebrate the holiday on its original day.



Moved?

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



Fall is Here!

Fall is a GREAT time to pick up a deal on the previous year's recreational vehicle model. 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 fall months. Please call **Minuteman FCU** at **605.394.1772** for loan rates and more information.

2018 IMPORTANT CLOSURE DATES TO REMEMBER

October 8	Columbus Day
November 12	Veteran's Day
November 22	Thanksgiving
December 24	<i>Closed at noon Christmas Eve</i>
December 25	Christmas Day
January 1	New Years Day
January 11	CU Annual Meeting

Minuteman FCU Annual Meeting

Friday, January 11, 2019 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! *Limit 1 entry per member account.*

Primary Member Name _____

Total Attending _____

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

**Registration begins at 5:30PM
Dinner begins at 6:30PM.**

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 your board of directors and staff. We look forward to seeing you there!

Save the date on your calendar!

Traveling Out-of-State?

Call to let us know your travel itinerary and we'll put an alert on your account and debit card.



TIS the Season for Giving!

Christmas Loans are Now Available!

Let us help make your Holidays brighter with our Christmas loan special rate starting at **4.99%** beginning on **October 1 2018, through January 31, 2019**

*****Not all borrows will qualify for the lowest rate!**

Loan Payment Example for \$1,500.00: * At 4.99% APR (Annual Percentage Rate) for a 12 month term, monthly payments are calculated at \$128.65

Applies to new loans ONLY

There is no time more fitting to say "Thank You" and to wish you a Happy Holiday Season and a New Year of health, happiness and prosperity.

Holiday Skip-a-Pay



November and December can be two of the most financially stressful months of the year. Holiday travel, purchasing gifts, mailing cards, and planning parties for Thanksgiving and Christmas can easily break your budget at the end of the year. To reduce your financial stress, MFCU is offering the Holiday Skip-a-Pay program. This program allows members to extend either their November, December, or January payments on most MFCU, non-mortgage related loans, for **\$30.00 per loan**.

Members with multiple loans can choose to skip all of their non-mortgage related loans in one month, or they may decide to skip some loans in November and the remainder in December or January. Please note that each loan may be skipped only once and can only be skipped in November, December or January. Loans must be current in order to qualify for MFCU Holiday-Skip-a-Pay.

Members who wish to take advantage of this program may do so by complying with one of the following:

1. Fill out the holiday skip a pay form and **fax it to 605-394-5112**. You may also deliver the form in person.
2. Send a secure message, requesting to skip a payment, using info@minutemanfcu.org with your name, member number, the loan number and the month you wish to skip.

Account#: _____

Signature: _____ Joint Signature: _____

Phone: _____

Loan#: _____

Month to skip: _____

I choose to pay my SKIP-A-PAYMENT(S) as follows: (\$30.00 for each skip-a-payment requested)

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)

ALL signers on the loan are REQUIRED

Signature: _____ Signature: _____

Date: _____ Date: _____

Expires 1/31/19

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
Rapid City, SD 57701
Phone (605) 394-1772
Fax (605) 394-5112



We do have a Night Depository located just pass our drive up window

