



301 East North Street • Rapid City, SD 57701

"Guardians of your financial services"**Inside this Issue**

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2019 IMPORTANT CLOSURE DATES TO REMEMBER**July 4****Independence Day****September 2****Labor Day****Summertime****A GREAT TIME!**

Remember those dark and stormy nights of winter, the rainy days, the wind, the sleet and snow? It is now the lazy, hazy days of summer! We want to remind you that we stand by you in all kinds of weather. But while the days are long and warm now fall and winter are once again, on their way!



Was there is something you promised yourself on one of those cold, rainy, windy days? A home improvement or an addition? A better set of wheels? A recreational vehicle? Or maybe some special fun or family vacation you dreamed of all winter long. Now is the time to act!

We may be able to help you bring your promise to completion. We have some very attractive loan rates right now; just give us a call or stop by the office to tell us about your dreams.

We will try our best to make your dreams come true. If your dreams are still in the future, let us show you how to set funds aside now so you can get there "prepaid"!

**WHEN DID YOU LAST REVIEW YOUR BENEFICIARIES?**

You should routinely check and update your **Minuteman FCU** beneficiaries. Your beneficiary is whom you designate to receive your assets after you pass away and it is important to ensure your payable-on-death and individual retirement account (IRA) information are correct.

Life changes can affect who you want to benefit from your accounts. If you have had a change in marital status, such as marriage or divorce, had a child or experienced the loss of an immediate family member, it is important to review and update your beneficiaries.

Payable-on-death designees have rights to funds after all account owners and joint owners have died. For IRAs, both primary and contingent beneficiaries may be added with corresponding percentages.

For help with beneficiary designations or if you have questions, please call us at 605.394.1772

**REFINANCE YOUR CAR LOAN AND GET A LOW RATE**

We want to help you get the best rate on your secured loan from another financial institution. Bring your loan to **Minuteman FCU**.

Used car loan rates are as low as **3.99%** and the new car loan rates are as low as **4.25%**.

Loan rates "as low as" are subject to creditworthiness and loan term. Rates are subject to change without notice.

Smishing Awareness

Nearly everyone is familiar with phishing, the practice of sending fraudulent emails aimed to trick the recipient into performing an action. A phishing attempt made through SMS (short message service), more commonly known as text messages, is called smishing. See the tips below on how to spot smishing attempts on your device.



Be Skeptical Defeat smishing by asking yourself questions like these when you receive an unusual text message on your device, especially if it contains links or attachments:

- » Do I know the sender?
- » Did I expect to receive this message?
- » Is this too good or too unlikely to be true?
- » Is it asking me to take action or provide information, such as entering a password?
- » Is it creating a sense of urgency or secrecy?
- » Does this message, in this context, make sense?

Remember, all threat attempts whether through text or email, are targeted to motivate you to do something reckless, usually by asking you to act immediately without taking time to think through the legitimacy of the request. Look carefully at any unsolicited text messages you receive on your device to determine if it makes sense that someone would approach you with this request or claim. Think logically about whether this request, sent in this manner, is the way legitimate business would be conducted.

Delete Suspicious Text Messages

Your skepticism is the best defense against smishing.

If you receive a text message on your device that you believe to be fraudulent, do not comply with it. You should delete the message from your device and block the sender.

Again, be skeptical of what you see to protect yourself.



Still Waiting for your paper statement?
Sign up for eStatements

TRAVELING?

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



Vacation vs. Staycation

Are you planning on a vacation this summer? Maybe your finances are tight; maybe you really have a lot of work to do around the house. Even so, studies have shown that taking some time off to recharge puts us in better shape and better able to handle our many responsibilities.



Staycations are an increasingly popular trend away from traditional vacations due to the increased cost of traveling. So what is a staycation?

A staycation is just like a vacation, but you remain at home or in your immediate area for local adventures. All of those area attractions in your own state or city become prime vacations for day trips. Whether you go hiking, shopping in a historic district or just go for a drive, a staycation lets you take time away from work or school without the cost and stress of long far away trips.

Costs are minimized since lodging expenses are not a factor in your budget. Gasoline and restaurants will likely be your biggest expenses, compared to a traditional vacation that

includes airfare, hotel, and taxis, along with the inconvenience of security screening. You are unlikely to wait in any security lines when you go on a hike!

Another benefit to staycations is the economic support of your local economy. When you stay in your local area, you support local merchants. Historic districts are typically a good place to take relatives who are visiting, but residents can enjoy them as well.

You do not want to spend more money than you can afford, but want to get away, whether you travel a short distance or enjoy the attractions available to your own backyard, a staycation may be your best bet.

Of course, we can always help with a vacation loan or setting up a vacation savings plan for next year, so stop in at the credit union and speak with one of our Member Service representatives.



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

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

