



301 East North Street • Rapid City, SD 57701

"Guardians of your financial services"

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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.



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 us at **605.394.1772** for loan rates and more information.

Moving?

Please make sure you update your new address and phone number with **Minuteman FCU**.



2019 IMPORTANT CLOSURE DATES TO REMEMBER

October 14	Columbus Day
November 11	Veteran's Day
November 28	Thanksgiving
December 24	Closed at noon Christmas Eve
December 25	Christmas Day
December 31	Closed at noon New Year's Eve
January 1	New Years Day
January 17	CU Annual Meeting

STOP DREAMING & START DRIVING!

As low as **3.99% APR*** **4.25% APR***
 New Vehicles Used Vehicles

Starting loan rates are subject to direct deposit or auto payroll deduction, creditworthiness and loan term.

Paying too much for your existing car loan?
 Ask about our low refinance rates
 Rates are subject to change without notice.

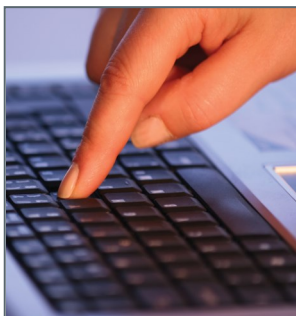


*Annual Percentage Rate



The trees will thank you.

Sign up for **electronic statements** and get all the information you need ... without paper.



Click. Bank.
Relax.

With **online banking**, your credit union is always at your fingertips. Call us to get started today!

SAVE THE DATE

Minuteman FCU
Annual Meeting

Friday, January 17, 2020
Holiday Inn Convention Center

TIS the Season for Giving!

Christmas Loans are Now Available!



*****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.

Let us help make your Holidays brighter with our Christmas loan special rate starting at **4.99%** beginning on **October 1 2019**, through **January 31, 2020**



Holiday Skip-A-Loan-Payment

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 1/31/20

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

