



# Quarterly Newsletter

## Happy New Year 2012!

### Important Dates to Remember:

Closed on January 2nd, 2012— In observance of New Years Day  
\*Camp Rapid will also be closed January 3, 2012

Closed on January 16, 2012—In observance of Martin Luther King, Jr. Day  
\*Camp Rapid will also be closed January 17, 2012

### Annual Meeting:

January 20, 2012

Elks Club

Registration starts at 6:00pm and dinner at 7:00pm

Closed on February 20, 2012—In observance of Presidents Day

\*Camp Rapid will also be closed February 21, 2012

### Annual Meeting:

Don't forget to attend the Annual Meeting on January 20, 2012 at the Elks Club. Registration begins at 6:00pm and dinner begins at 7:00pm. Early registration is recommended for preparation. Make sure to pre-register for a chance at the \$100 cash door prize and the grand prize of a Kindle Fire. Must be present to win. It will be a great time to catch up with old friends and to meet the staff from both locations. We look forward to seeing you there!

Minuteman Community Federal Credit Union

Annual Meeting—Elks Club—6:00PM

Friday January 20, 2012

### SPECIAL GRAND PRIZE THIS YEAR!!

Yes! I will be attending the Annual Meeting. Please pre-register me, qualifying me for the \$100 Cash Door prize!

Name \_\_\_\_\_ Total attending \_\_\_\_\_

You must be the Primary Member to register for this meeting

Limit one per Member account

### Bank On in Rapid City



In 2009 Rapid City, SD was one of eight cities nationwide to receive free technical assistance from the National League of Cities program to help people who do not use traditional banks to set up accounts, start saving money, and get on the path to financial security. The Bank On Rapid City committee consists of seven financial institutions, including MCFCU, five non-profit community organizations, the City of Rapid City, and Consumer Counseling Services of the Black Hills. MCFCU has also contributed funds for marketing materials which are distributed through the outreach organizations and displayed throughout Rapid City. Our goal is to not only provide low cost financial services to the non-bank and underbanked of Rapid City but to also provide financial education services through CCCS. Minuteman Community FCU is proud to be a participant in the Bank On Rapid City program. For more information you can also visit the website:

[www.bankonrapidcity.com](http://www.bankonrapidcity.com)

## MCFCU is Offering Tax Loans

Why wait to receive your income tax refund or pay high fees when you can get your money quick and easy through your Credit Union? Stop by to see a loan specialist with a copy of your completed tax return showing the direct deposit into your MCFCU account. For a small processing fee of \$25, within minutes you can have access to your refund for a low 10% APR! (Loan payment example: At 10% APR (annual percentage rate), for a 60 day term with 0% down, the single payment amount on \$1,000 would be \$1,016.44).

### Enroll in eStatements for a chance to win \$100!!!!

Are you already a MCFCU account holder with online banking that would like to convert to eStatements? Simply tell us who you are, your email address and what accounts you would like switched to eStatements. It is that simple! Keep in mind that for each account that is switched, you will receive a corresponding entry into the drawing! There are several methods to let us know you want to switch to eStatements. You can come in to either of our branches, telephone (605-394-2505 or 605-394-1772), or email ([info@minutemanfcu.org](mailto:info@minutemanfcu.org)). There will be one drawing a month for 3 months. Get enrolled TODAY!!

## Direct Deposit Your 2010 Tax Refund

It's almost tax season! You can have your tax refund directly deposited into your Credit Union share (savings) or share draft (checking) account quickly, easily, and FOR FREE! According to the IRS, a refund check is issued within six to eight weeks of filing a paper return. If you file a paper return, and choose to directly deposit your refund, you will receive your refund in five to six weeks. If you electronically file (E-file), your refund will be issued within three weeks of filing. However, if you choose to E-file and choose direct deposit for your refund, the IRS says you should receive it within 14 days.

To elect direct deposit of your tax refund into your Credit Union share (savings) account, simply provide your tax preparer with your member number, our **MCFCU routing #291479615**. If you E-file, you can always check the status of your refund online at [www.irs.gov](http://www.irs.gov). To check your refund status, you will need your social security number, filing status, and refund amount. Also, remember to keep your 2011 year-end statement from the Credit Union for tax reporting purposes.

*"Money is not the most important thing in the world. Love is. Fortunately, I love money." - Jackie Mason*

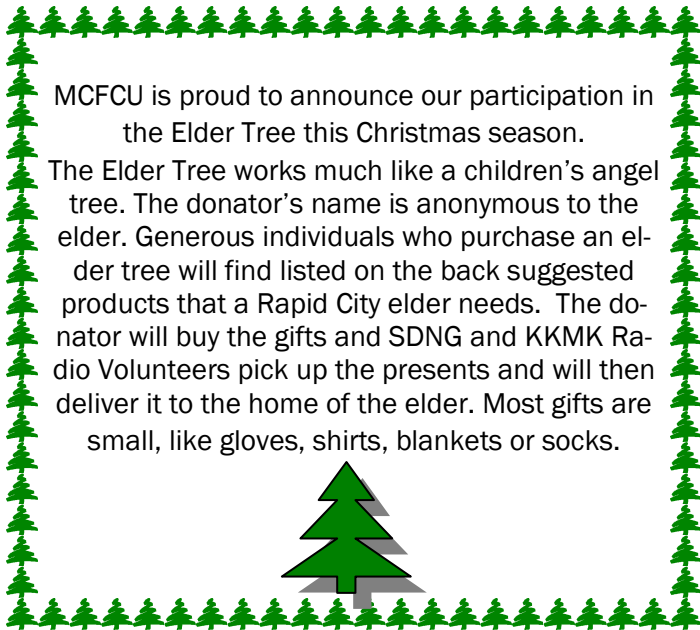


## MCFCU is offering student loans!

### Benefits of the Sallie Mae Smart Option Student Loan®:

- No Origination Fees:** Students attending degree-granting institutions don't pay origination fees 24/7
- Loan Management:** Students can check details of their account online any time.
- Interest Rate Reduction:** Loan interest rate can be reduced by 0.25 percentage points while enrolled to make recurring, scheduled monthly payments by automatic debit
- No Early Payoff Penalty:** Loans may be prepaid at any time, without penalty
- Rewards for Paying on Time:** When students choose the interest repayment option or fixed repayment option they can get a 2% Smart Reward® in their Upromise® account when they make scheduled monthly payments on time while in school and six months afterwards.

Continued information next Quarterly Newsletter.....



MCFCU is proud to announce our participation in the Elder Tree this Christmas season.

The Elder Tree works much like a children's angel tree. The donator's name is anonymous to the elder. Generous individuals who purchase an elder tree will find listed on the back suggested products that a Rapid City elder needs. The donator will buy the gifts and SDNG and KMKK Radio Volunteers pick up the presents and will then deliver it to the home of the elder. Most gifts are small, like gloves, shirts, blankets or socks.

Minuteman Community Federal Credit Union

Mailing Address, Hours of Operation and Contact Numbers:

Please mail deposits, payments and correspondence to our street address at:

2823 West Main Street - Rapid City, SD 57702

301 East North Street - Rapid City, SD 57701

Camp Rapid Night Depository available at drive up

East North Night Depository on front of building

Phone (605)394-2505 - Fax (605)394-2606

[www.minutemanfcu.org](http://www.minutemanfcu.org)

Phone (605)394-1772 - Fax (605)394-5112

Lobby Hours T-F 9:00AM - 3:00PM

Lobby Hours M-F 9:00AM - 4:00PM

Drive up Hours T-F 8:30AM - 4:30PM

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

If your debit card is lost or stolen call 1-800-991-4965