



RUSHMORE ELECTRIC FEDERAL CREDIT UNION

Fall 2013 Newsletter

www.refcu.coop

DON'T TAX MY CREDIT UNION!

There is a big difference between Credit Unions and Banks. Credit Unions are usually non-profit organizations created to help their members achieve their financial goals, where as banks are for-profit institutions owned by shareholders.

You might say, a bank uses people to make money but a credit union uses money to help people.

Tax reforms occurring now may impact the savings and services you enjoy as a member of Rushmore Electric Federal Credit Union. Please visit DontTaxMyCreditUnion.org to send a pre-written email to your Member of Congress today, or call them toll-free at 877-642-4223. Simply tell them, "Don't Tax My Credit Union!"

HOLIDAY CLOSINGS

Rushmore Electric FCU will be closed on the following holidays. Please enjoy the holiday season!

Veterans Day
Monday, November 11

Thanksgiving Day
Thursday, November 28 &
Friday, November 29

Christmas Eve Day
Tuesday, December 24

Christmas Day
Wednesday, December 25

New Year's Day
Wednesday, January 1

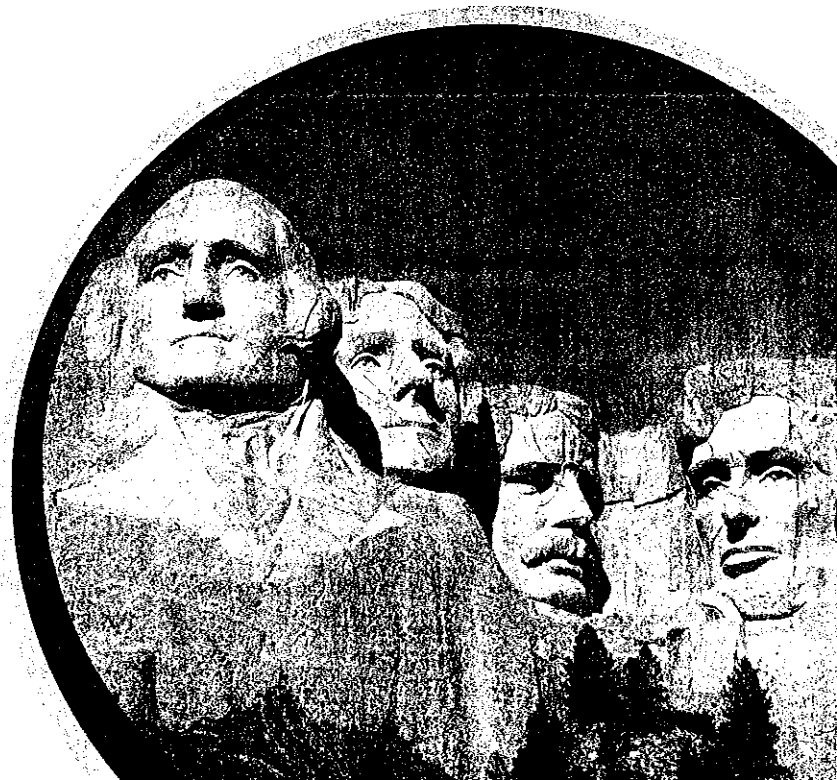
OUR RATES

Loans		APR*
News Cars	as low as	2.15%*
Used Cars	as low as	2.35%*
Motorcycle	as low as	2.99%*

Savings		APY
1 Year Certificate		0.50%
2 Year Certificate		0.75%
3 Year Certificate		0.95%

Rate Special
New/Used 2009-2013

Scan the QR code with your smart phone to see our full rate listing!



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Office Hours:
Monday-Friday 7:30 a.m. - 4:30 p.m.

Board of Directors

Walker Witt
Sandra Wagaman
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Rhonda Page
Jeff Birkeland
Gerald Keller
David Semerad
Wanda Sterkel
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Management

Pam Ferber

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VISA GIFT CARDS

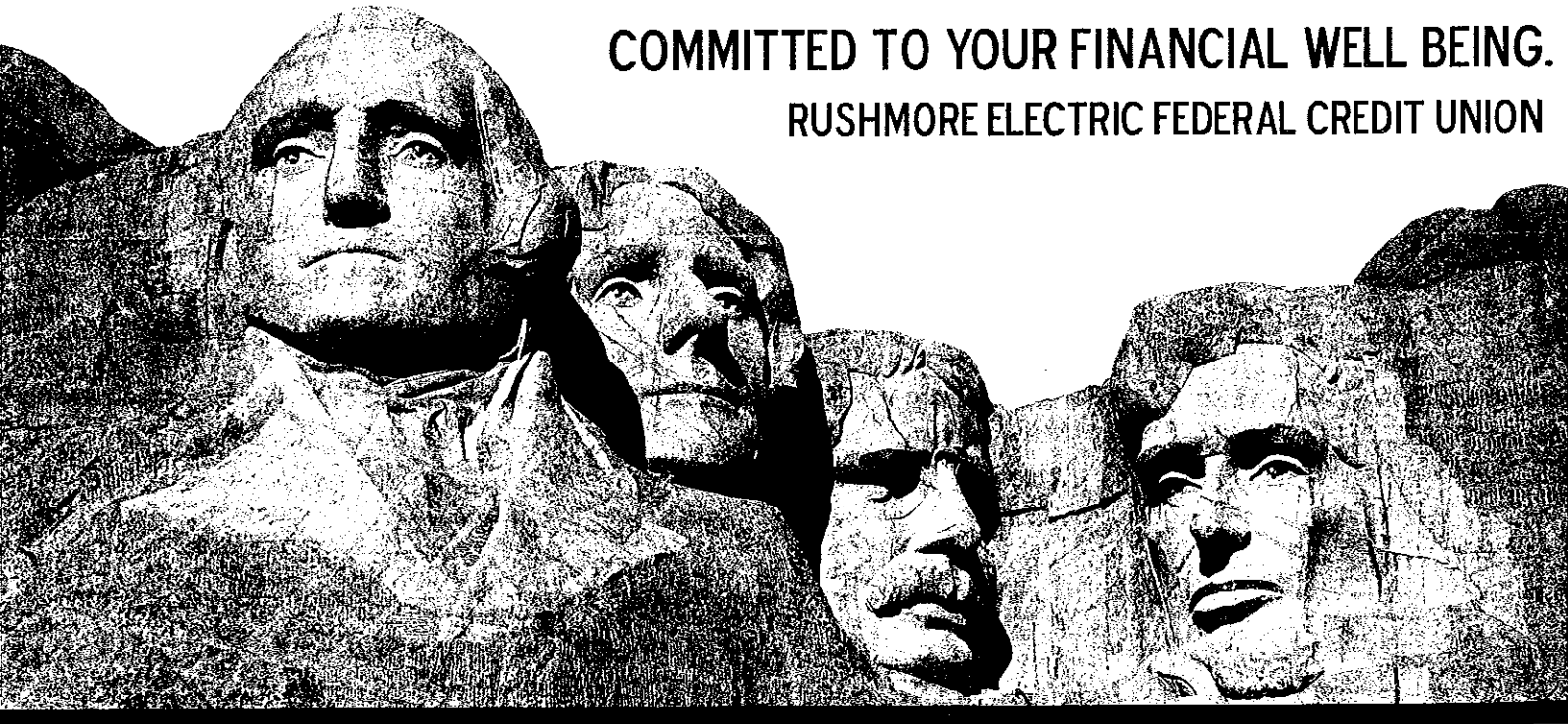
Although it may not seem like it, the holidays are right around the corner! Start your holiday shopping early with gift cards from Rushmore Electric FCU. Visa gift cards are a great option for every one on your list. They are accepted almost everywhere, allowing your loved ones to buy exactly what they want or need this holiday season.

Come into Rushmore Electric FCU – you can have all of your holiday shopping done before the first snowflake falls!

HOLIDAY LOAN RATES

The holidays can be a challenging time for everyone. At Rushmore Electric Federal Credit Union, we want to help you give this holiday season. We are offering you a low-rate holiday loan. Rates as low as 3.99%, 12-Month loan repayment term.
(Rates effective 10-1-2013 thru 12-31-2013. Rate based on credit score).

COMMITTED TO YOUR FINANCIAL WELL BEING.
RUSHMORE ELECTRIC FEDERAL CREDIT UNION



**CREDIT UNION
ASSOCIATION
OF THE DAKOTAS**

