

Riverfork

Federal Credit Union

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FALL 2019

International Credit Union Day

On October 17th, Riverfork Federal Credit Union and more than 56,000 credit unions around the world will observe International Credit Union Day. Riverfork celebrates International Credit Union Day because it believes in the not-for-profit structure and people first principles that make credit unions ideal financial partners for all people. The credit union will have daily drawings the week of October 14th-18th. Stop by for your chance to win.

Need Some Christmas Cash?

Apply for a Christmas loan
October 1st through December 24th.

Christmas loans start at :
\$1,000 - 8.00% APR
\$1,500 - 7.50% APR
\$2,000 - 7.00% APR

Patriot Assistance Dogs

In honor of Veteran's Day, we asked one of our members to share his story about a non-profit organization called PAD (Patriot Assistance Dogs). If you are interested in making a donation, please go to their website at www.patriotassistancedogs.org or visit their Facebook page under Patriot Assistance Dogs.

My name is John, and I would like to tell you about a very good Non-Profit Organization that has helped me. It is called PAD (Patriot Assistance Dogs) out of Detroit Lakes, MN (patriotassistancedogs.org). PAD provides service dogs at no cost to the Veteran who has been referred to them by a doctor, social worker, counselor, psychologist, psychiatrist, etc. PAD trains their dog, then selects and places the dogs to meet the Veteran's needs. They provide a full 5-day course which is very detailed and covers first aid, caring for our dogs, riding transit buses, visiting fire halls, hospitals, going through metal detection devices, and much more. Veterans must certify with the Canine Good Citizen (CGC) and continue training at home.

As we team up, we are given a full backpack with everything we will need for our dogs. These cost the PAD approximately \$500 and there is about \$20,000 worth of training and boarding provided by the PAD. Again, these dogs are given to the Veteran at no cost thanks to the generous donors. PAD is a Non-Profit Organization.

Like me, some Veterans already have a dog and hope to have it certified. My dog is a black Labrador my wife and I rescued a year before I was referred to PAD. Her name is Petunia. We were invited down for a temperament evaluation (Petunia, not me). She was awesome and we were accepted to training class about 3 months later. Petunia aced it and she kept me calm. We passed the course and became a team. Within 3 months we had to complete the Public Access Training (PAT), so we traveled down to Detroit Lakes and attended our testing. Again, she did awesome! We became a completely certified team. PAD had over 167 certified teams all over the United States. It does not stop there. PAD monitors us through communication and extra training if we need it. We like to think we became a part of the PAD family. Linda Wiedewitsch is the founder and head trainer. To see more about Patriot Assistance Dogs, visit www.patriotassistancedogs.org



Refer a coworker/family member!

Refer a coworker or family member* in November and we will deposit \$25.00 in your account and the new member's account. There is no limit to the number of referrals. The account must stay open for 90 days or both \$25 deposits will be forfeited.

*Family members include spouse, child, sibling, parent, grandparent, grandchild, stepparent, stepchildren or step siblings. Coworkers must be employed by one of our employer groups.

Christmas Club

Christmas club funds will be disbursed into your primary share account October 17, 2019.

Skip-A-Payment

Need extra cash for the holidays? With a \$25 fee per loan, skip your December loan payment with Riverfork FCU. Real estate or Visa credit card payments are not included. Contact the credit union for more details.

Holiday Closing

Thanksgiving - Thursday, November 28, 2019 - Closed

Christmas Eve - Tuesday, December 24, 2019 - Open 8:30am - 12:30pm

Christmas Day - Wednesday, December 25, 2019 - Closed

New Year's Eve - Tuesday, December 31, 2019 - Open 8:30am- 3:00pm

New Year's Day - Wednesday, January 1, 2020 - Closed



Dividend Rates

As of September 19, 2019

Shares (minimum of \$25) 0.55% APY

Christmas Club (minimum of \$25) 0.55% APY

Dividends are paid from current income and available earnings after required transfers to reserves at the end of a dividend period.

APY - annual percentage yield

Loan Rates

As of September 19, 2019

Share Secured As low as 2.20% APR

New Autos, Boats and RV's 2.95% APR

Used Autos, Boats, and RV's (2013-2018 models) 3.20% APR

Used Autos, Boats and RV's (1999-2012 models) 5.05% APR

New Snowmobiles 3.95% APR

Used Snowmobiles (2013-2018 models) 4.20% APR

Used Snowmobiles (1999-2012 models) 6.05% APR

Home Equity Loans 5.10% APR

Signature Loans 13.45% APR

Visa Credit Cards 9.90% APR

Rates are based on the credit history of the applicant

APR - annual percentage rate

Certificate Rates

As of September 19, 2019

6-month Certificate \$500 Minimum balance 1.05% APY

12-Month Certificate \$500 Minimum balance 1.15% APY

18-month Certificate \$500 Minimum balance 1.25% APY

24-Month Certificate \$500 Minimum balance 1.45% APY

Penalty for early withdrawal.

Services

Share Savings

Share Draft Checking

Certificates of Deposit

Loans

Christmas Club

Pee Wee Penguin Club

Visa Travel Money Card

Gift Card

Free Notary Public Service

Drive-up Window

Night Depository

Official Check

Wire Transfer

Credit Disability Insurance

Credit Life Insurance

GAP Insurance

Direct Deposit

Payroll Deduction

Visa Card

Money Order

Fax Machine Service

Debit Card

Credit Union Connect

IRA

Electronic Bill Payment

Mobile Banking

Electronic Statement

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