

Riverfork

Federal Credit Union

711 North Washington Street, Grand Forks, ND 58203
Phone: 701-775-0593 Fax: 701-780-9545

Dear Riverfork FCU members,

Riverfork Federal Credit Union is here to help with any financial services you need during these difficult times. If you have been financially impacted by this pandemic, please contact me to discuss your options. We are here to support our members.

There are many things to worry about these days, but the safety of your money in your credit union is not one of them. Your money is safe, and your accounts are fully insured by the National Credit Union Administration (NCUA) up to \$250,000. There is no risk to keeping money in your account, but there are countless risks to holding cash.

Unfortunately, during times like this fraud is rampant. Please protect yourself from scams, both by phone and online. If we reach out to you, we will never ask for confidential information like your full debit/credit card number, full social security number, personal identification number (PIN), or other account information.

Please take care of yourself and we look forward to assisting you soon.

Sincerely,

Veronica Holweger
General Manager

Go Green



Go green and take advantage of all the benefits e-statements have to offer. Not only will you be able to view statements a few days sooner, you will have access to your statements up to six months. E-statements are a safe, secure way to receive your statements. No more worrying about them being stolen from your mailbox and trash, or delivered to the wrong address. Stop letting the papers clutter and sign up for e-statements today.

Update Your Account

Have you moved, changed your phone number, or updated your email address? Is there a birth in the family, marriage/divorce, or any other transition in your household?

Keeping Riverfork FCU informed of these changes helps us to provide you with the best possible service. Not only does it get you the latest information going on at the credit union, it helps us get in touch with you if there is any suspicious activity on your account. Updating the joint owners and beneficiaries on your account gives you the peace of mind knowing who can and cannot access your account information. We want your experience with Riverfork Federal Credit Union to be a simple and enjoyable one.

Holiday Closing

Monday,
May 25, 2020

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
- Drive-up Window
- Night Depository
- Official Check
- Wire Transfer
- Credit Disability Insurance
- Credit Life Insurance
- GAP Insurance
- Direct Deposit
- Payroll Deduction
- Visa Credit Card
- Money Order
- Fax Machine Service
- Debit Card
- Credit Union Connect
- IRA
- Electronic Bill Payment
- Mobile Banking
- Electronic Statement

Board of Directors

- Jim Weisenberger—Chair
- Doug Ferrie—Vice Chair
- Deborah Jeans— Secretary
- John Colter
- Cameron Korynta
- Dan Korynta
- Kathy Pearce

Credit Committee

- John McNelis— Chair
- Nick Korynta
- Krissey Varnson

Supervisory Committee

- Gordon Johnson—Chair
- Cathie Mesheski
- Rod Schnebli

Credit Union Staff

- General Manager:
- Veronica Holweger
- Sr. Member Services Rep:
- Cheryl Zimniak
- Member Service Rep:
- Katie Parkman
- Member Service Rep:
- Heather Hazle
- Member Service Rep:
- Amy Langlois

High School Seniors!

The credit union is offering a single \$500 scholarship, of which you may be eligible. We ask that you stop into the credit union and pick up an application. The application and the essay must be post marked by April 30, 2020. A winner will be notified May 2020.

Remember you can take Riverfork FCU with you wherever you go by using online banking and/or using the credit union’s app on your smart phone.



Facebook

Find Riverfork FCU on Facebook to keep in touch with all the up-coming events and promotions.

**Dividend Rates
As of March 19, 2020**

Share (minimum of \$25)	0.35% APY
Christmas Club (minimum of \$25)	0.35% 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 March 19, 2020**

	As low as
Share Secured	2.20% APR
New Autos, Boats and RV's	2.50% APR
Used Autos, Boats, and RV's (2014-2019 models)	2.99% APR
Used Autos, Boats, and RV's (2000-2013 models)	4.75% APR
New Snowmobiles	3.50% APR
Used Snowmobiles (2014- 2019 models)	3.99% APR
Used snowmobiles (2000-2013 models)	5.75.% 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 March 19, 2020**

6-Month Certificate	\$500 Minimum Balance	0.85% APY
12-Month Certificate	\$500 Minimum Balance	0.95% APY
18- Month Certificate	\$500 Minimum Balance	1.05% APY
24- Month Certificate	\$500 Minimum Balance	1.25% APY
Penalty for early withdrawal.		