

# Riverfork

Federal Credit Union

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## Riverfork FCU Receives National Award

Riverfork Federal Credit Union was honored as the first place winner of the 2019 Dora Maxwell Award in the under \$50 million asset category. This award is presented annually by the Credit Union National Association and recognizes credit unions for their outstanding social responsibility projects in their communities.

In June 2019, Riverfork Federal Credit Union held a fundraiser to raise money and/or donations to fill comfort bags for the Altru Cancer Center in Grand Forks. The credit union wanted to brighten the day of patients receiving treatment at the Cancer Center by sending an encouraging note and comfort bag. Riverfork FCU worked with the Cancer Center to coordinate items that would not interfere with the patient's treatment. Employees from Minnkota Power Cooperative (one of Riverfork FCU employer groups) held a donation drive and collected numerous items. In addition, a bake sale was held in the credit union's lobby and the money raised was used to purchase additional comfort bag items. With the help of our amazing members, we were able to make over 100 bags that were filled with bottles of water, notebooks, word puzzles, scarves, blankets, hard candy and other items that brought comfort to patients during their chemo treatments.

Riverfork Federal Credit Union would like to thank our members for their participation in not only this project, but all of the community events over the years. To be recognized on a national level is a great accomplishment, but not as good as knowing that we have helped somebody in our own community.



*61st Annual Meeting  
Monday, January 27, 2020 at 6 pm  
Buffet dinner at Muddy Rivers  
Tickets are \$7.00 and available at the credit union*

## Youth Members

It is never too early to start saving. We want our youth members to start the year of savings off right by grabbing a coin saver card. Each time youth members (18 years or younger) deposit the full coin saver into their savings, their name will be put in a semi-annual drawing. Drawings will be held at the end of June and the end of December.

For more information please, contact us at the credit union.

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## Web Site Bingo

Change can be a good thing! If you have logged into Riverfork FCU's website in the last couple of months, you may have noticed an upgrade in our website. With the new changes, we would like to make logging on fun with a game of Product Bingo. A Bingo card will be available in the lobby of the credit union the last week in January. Starting February 3<sup>rd</sup>, go to the [www.riverforkfcu.com](http://www.riverforkfcu.com) main page to find the daily product, if you have that product mark it off your card until you get a straight Bingo. The first person to Bingo wins a prize.

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## Holiday Closing

Martin Luther King Jr Day - Monday, January 20, 2020

Presidents Day - Monday, February 17, 2020

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### Dividend Rates

As of December 12, 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 December 12, 2019

	As low as
Share Secured	2.20% APR
New Autos, Boats and RV's	2.95% APR
Used Autos, Boats, and RV's (2014-2019 models)	3.20% APR
Used Autos, Boats and RV's (2000-2013 models)	5.05% APR
New Snowmobiles	3.95% APR
Used Snowmobiles (2014-2019 models)	4.20% APR
Used Snowmobiles (2000-2013 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 December 12, 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

## Board of Directors

Jim Weisenberger - Chair  
Dan Korynta - Vice Chair  
Deborah Jeans - Secretary  
John Colter  
Doug Ferrie  
Cameron 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 Service Rep:  
Cheryl Zimniak  
Member Service Rep:  
Katie Parkman  
Member Service Rep:  
Heather Hazle  
Member Service Rep:  
Amy Langlois