

Riverfork

Federal Credit Union

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

Attention High School Seniors

Riverfork Federal Credit Union will award one \$500 scholarship to a graduating high school student who demonstrates the credit union philosophy of “people helping people”. The application is available at the credit union and must be postmarked by April 30, 2021. The winner will be notified May 2021.

Shred Event/ E-Statements

Earth Day is an event that is celebrated every year to bring awareness to protecting our environment. This year, Earth Day is on April 22nd. To celebrate, Riverfork FCU will be holding our annual shred event. During the month of April, bring your documents* that need to be shredded to the locked bin in our lobby.

E-statements are a great way to protect the environment and benefit you. Not only will you reduce mail clutter, but you will also get your statements delivered faster and in a secured format. The statements are easy to view online and available for up to six months. Help us reach our goal for new e-statements in April and the credit union will donate \$50 to a local charity.

* Limited to one paper box or two plastic bags per member.

Watch your Savings Grow

What better time to start saving money then right now! If you google saving money tips there are many tips, tricks and ideas on how to save. No matter what way works best for you, Riverfork Federal Credit Union is here to help keep your money safe and secure. During the month of May, we want to see your savings grow. For every deposit made to your share savings account, we will give you a gift of flower seeds. We want your financial future to be bright!



Staff volunteering to fill bags for the back pack program at Northlands Rescue Mission.



Online banking changes

Riverfork Federal Credit Union's online banking will be getting an upgrade this spring. With the upgrade comes some changes to your Logon ID. You will no longer be able to use your account number as your Logon ID.

To change the Logon ID before the upgrade, log on to your online banking, click the Self Service tab, find the Security Information tab and click change Logon ID. Follow the prompts to make this change. If you have any issues, please contact Riverfork FCU.

Holiday Closing

Memorial Day — Monday, May 31, 2021

Independence Day — Saturday, July 3, 2021

Monday, July 5, 2021



Dividend Rates As of March 11, 2021

Share (minimum of \$25)	0.20% APY
Christmas Club (minimum of \$25)	0.20% 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 11, 2021

Share Secured	As low as	2.20% APR
New Autos, Boats and RV's		2.50% APR
Used Autos, Boats, and RV's (2015-2020 models)		2.99% APR
Used Autos, Boats, and RV's (2001-2014 models)		4.75% APR
New Snowmobiles		3.50% APR
Used Snowmobiles (2015- 2020 models)		3.99% APR
Used snowmobiles (2001-2014 models)		5.75% APR
Home Equity Loans		4.75% 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 11, 2021

6-Month Certificate	\$500 Minimum Balance	0.25% APY
12-Month Certificate	\$500 Minimum Balance	0.35% APY
18- Month Certificate	\$500 Minimum Balance	0.45% APY
24- Month Certificate	\$500 Minimum Balance	0.65% APY
Penalty for early withdrawal.		

Services

Share Savings
Share Draft Checking
Certificates of Deposit
Loans
Christmas Club
Visa Travel Money Card
Gift Card
Free Notary Public
Night Depository
Official Check
Wire Transfer
Credit Disability Insurance
GAP Insurance
Direct Deposit
Payroll Deduction
Visa Credit Card
Money Order
Fax Machine Service
Debit Card
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 Service Rep:
Cheryl Zimniak
Member Services Rep:
Katie Parkman
Member Service Rep:
Heather Hazle
Member Service Rep:
Amy Langlois