

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

Congratulations on your up coming achievement, GRADUATION!

All your hard work has paid off and now for the next adventure in your journey. College! Riverfork FCU is selecting a high school student to receive a \$500 scholarship who demonstrates the credit union philosophy of “people helping people”. The application is available at the credit union and must be postmarked by April 29, 2023. The winner will be notified May 2023.



We wish you the best of luck in your future endeavors!

Shred Event

This year, Earth Day is on April 22nd. To celebrate, Riverfork FCU will be holding our annual shred event. During the month bring your documents to the locked bin in our lobby.

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

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

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
Memorial Day
May 29, 2023



Visa Gift Card/ Travel Money Card

Got a birthday? Graduation? Or just traveling? Riverfork FCU has your covered with Visa gift cards and Visa travel money cards. These cards are convenient. You can use them anywhere Visa is accepted.



Did you know that Riverfork FCU is part of the Money Pass Network that provides access to tens of thousands of surcharge-free ATM's coast to coast! Finding a surcharge-free ATM is an easy as logging on to www.riverforkfcu.com and scrolling down and clicking on the Money Pass logo there.

If you have an questions please contact Riverfork to let us help you find an ATM.

Dividend Rates As of March 15, 2023

Share (minimum of \$25)	0.60% APY
Christmas Club (minimum of \$25)	0.60% 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 15, 2023 As low as

Share Secured		2.20% APR
New Autos, Boats and RV's		5.20% APR
Used Autos, Boats, and RV's	(2017 to 2021 models)	5.69% APR
Used Autos, Boats, and RV's	(2003 to 2016 models)	6.95% APR
New Snowmobiles		6.20% APR
Used Snowmobiles	(2016- 2021 models)	6.69% APR
Used snowmobiles	2002-2015 models)	7.95% APR
Home Equity Loans		6.25% 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 15, 2023

6-Month Certificate	\$500 Minimum Balance	3.40% APY
12-Month Certificate	\$500 Minimum Balance	3.50% APY
18- Month Certificate	\$500 Minimum Balance	3.60% APY
24- Month Certificate	\$500 Minimum Balance	3.70% APY

*Penalty for early withdrawal.

Services

Share Savings
Share Draft Checking
Loans
Christmas Club
Visa Travel Money Card
Gift Card
Free Notary Public
Official Check
Wire Transfer
Credit Disability Insurance
GAP Insurance
Direct Deposit
Payroll Deduction
Visa Credit Card
Money Order
IRA
Electronic Bill Payment
Mobile Banking
Electronic Statement

Board of Directors

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John Colter—Vice Chair
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Supervisory Committee

Jeff Bertsch—Chair
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Rick Simon

Credit Union Staff

General Manager:
Katie Parkman
Sr. Member Service Rep:
Cheryl Zimniak
Member Service Rep:
Tracy Coats
Member Service Rep:
Heather Haltli
Member Service Rep:
Cheryl Smart