

Riverfork

Federal Credit Union

711 North Washington Street, Grand Forks, ND 58203

Phone: 701-775-0593 Fax: 701-780-9545

www.riverforkfcu.com

Lobby Re-opening

Our lobby is open! We are excited to see our members walk through our doors again.

As we adjust to the new normal, we are doing our best to keep our members and staff safe. Staff will routinely clean and sanitize for your protection. Masks and hand sanitizer will be provided at the front door. Please adhere to the posted guidelines.

If you do not feel comfortable conducting transactions in the lobby; please use the drive-up. Online or mobile access are also available.

While the lobby was closed, the staff had a little fun and dressed up for theme days. The photos to the left are a few examples.

To see more, please visit our Facebook page at

www.facebook.com/riverforkfcu.

Rediscover Your Credit Union

Interest rates are at historically low levels. We will show you how hassle-free bringing your loan to Riverfork Federal Credit Union can be.

Riverfork FCU finances all types of loans, boats, RVs, automobiles and more. Of course, we're still offering all of the great products and services that brought you to us in the first place, including the hassle-free mobile banking services that are so important during this COVID-19 crisis.

With these uncertain times, you can count on us to help guide you in your efforts to protect your wealth. Low interest rates are one. Another? Risk-free, competitive interest, NCUA insured certificates of deposit.

To learn more, call 701-775-0593 or visit us online at www.riverforkfcu.com. Finance your loan today and rediscover your credit union.



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 Service Rep:
- Cheryl Zimniak
- Member Service Rep:
- Katie Parkman
- Member Service Rep:
- Heather Hazle
- Member Service Rep:
- Amy Langlois

Summer Loan

Need a little extra cash this summer? Riverfork FCU has you covered. In July, take advantage of our \$1000 summer loan. The rate starts at 8.00% APR (based on credit) and the term is 12 months.

Spruce up your landscaping, update your patio furniture, or buy a new grill. The options are endless. Act soon! Summer loans are available July 1-31, 2020.



Funds Availability

Effective July 1, 2020, inflation adjustments are going to be made to Regulation CC (funds availability). If a hold is placed on a check, the first \$225 of the deposit will be available on the first business day. Previously, the first \$200 needed to be available. There may be longer delays for check deposits totaling more than \$5525 in one day. Previously, the check deposit total needed to be more than \$5000.

Holiday Closing

In observance of Independence Day
Friday, July 3, 2020
and
Saturday, July 4, 2020

Dividend Rates

As of June 11, 2020

| | |
|---|-----------|
| Share (minimum of \$25) | 0.25% APY |
| Christmas Club (minimum of \$25) | 0.25% 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 June 11, 2020

| | |
|--|------------|
| Share Secured | As low as |
| New Autos, Boats and RV's | 2.20% APR |
| Used Autos, Boats, and RV's (2014-2019 models) | 2.50% APR |
| Used Autos, Boats, and RV's (2000-2013 models) | 2.99% APR |
| New Snowmobiles | 4.75% APR |
| Used Snowmobiles (2014– 2019 models) | 3.50% APR |
| Used snowmobiles (2000-2013 models) | 3.99% APR |
| Home Equity Loans | 5.75% APR |
| Signature Loans | 4.50% APR |
| Visa Credit Cards | 13.45% APR |
| | 9.90% APR |

Rates are based on the credit history of the applicant
APR—annual percentage rate

Certificate Rates

As of June 11, 2020

| | | |
|-------------------------------|-----------------------|-----------|
| 6-Month Certificate | \$500 Minimum Balance | 0.55% APY |
| 12-Month Certificate | \$500 Minimum Balance | 0.65% APY |
| 18– Month Certificate | \$500 Minimum Balance | 0.75% APY |
| 24– Month Certificate | \$500 Minimum Balance | 0.95% APY |
| Penalty for early withdrawal. | | |