



ST. CLOUD

1532 West St. Germain Street, St. Cloud, MN 56301
320-252-5393

SAUK RAPIDS

4 North Second Avenue, Sauk Rapids, MN 56379
320-252-3507

WAITE PARK

206 1st Street South, Waite Park, MN 56387
320-258-5393

Lobby Hours

Monday-Friday 9am-5pm
Saturday 9am-1pm

Drive Up Hours

Monday-Friday 8am-6pm
Saturday 8am-1pm

SARTELL COBORN'S SUPERSTORE

1725 Pinecone Road South, Sartell, MN 56377
320-258-3626

Lobby Hours

Monday-Friday 9am-6pm
Saturday 9am-1pm

CALL24: (320) 656-1064 or (888) 287-0898

College Account

Great River

FEDERAL CREDIT UNION

The money people.®

ATM LOCATIONS: St Cloud, Sauk Rapids, Waite Park GRFCU branches, Sartell Coborn's Superstore, Little Dukes in the Coborn's Superstore, St Cloud Hospital and Electrolux. Members may use these ATMs free of charge.



www.greatriverfcu.org

COLLEGE ACCOUNT FEATURES

A smart option for members ages 18-23 enrolled in a college, tech college, or trade school.

FREE CHECKING¹

There is no monthly fee, no minimum balance, and a free debit card. We'll even throw in your first order of checks.

FREE ACCOUNT ACCESS

Online Banking, Billpay, Mobile Banking via our App, Debit Card, E-Statements, and CALL24 Access.

FINANCIAL EDUCATION

Need guidance with budgeting, saving or investing? Free Financial Consultation with the Great River Financial and Investment Advisor.

EXTRA PERKS

- » Not able to get to a free GRFCU ATM? No problem. We will waive the first 8 GRFCU surcharges when using ATMs not owned by GRFCU.²
- » Sometimes, you just need to catch a break. We understand. That's why our College Account comes with 1 FREE annual pass for a Non-Sufficient Funds Fee.³
- » Ooops! Overdrew you account? We got you covered with free automatic Transfers from Savings to Checking when your Checking is overdrawn.⁴
- » Debit Card Rewards! Save money at places you regularly shop by claiming the deal online, and then simply swiping your debit card.
- » We all need to cut lose sometimes. Do it on a budget with access to discounted tickets to movies, local attractions and more!
- » Annual Scholarship Program offered to help you pay for school!

¹ \$2.00 monthly checking account fee is waived for accounts receiving E-Statements or have a Student Choice loan through GRFCU.

² Account holders are responsible for additional fees charged by the ATM operator/owner.

³ Account holder needs to contact a GRFCU employee to request reimbursement.

⁴ Transfer Limitations- Per Federal Regulations, no more than six (6) pre-authorized, automatic, telephone, or internet transfers and withdrawals may be made from each account to another account of yours or to a third party in any month.

COLLEGE STUDENT LOANS

The cost of college continues to rise, making it harder to afford. At Great River Federal Credit Union, we're committed to helping students find the best funding for their education through college student loans. You'll get significant cost-savings by choosing your credit union's college student loan over other lenders. We offer Private Student Loan solutions for undergraduate students to supplement family savings, scholarships, grants and federal aid.

LOAN TIPS

Deadlines

You should fill out your FAFSA as early as possible. You can complete your FAFSA as early as January 1st of the academic year for which you're applying, through June 30th of the following year. That means you have 18 months to complete the form. However, the state and colleges will have much stricter deadlines, some as early as May for state and March for colleges. Make sure to apply as early as possible to make yourself eligible for the most amounts of scholarships, grants and aid.

Rates and Conditions

Each loan may have different rates and conditions for borrowing. Make sure you know the interest rate, how it's calculated (fixed versus variable) and the benefits each option offers. Be especially careful of loans that require you to make payments while in school.

Fees

Federal student loans and many private student loans include fees for origination. Some loans even include additional fees. Make sure you understand what fees are included in your loan and how that will affect your loan amount and repayment. When you're searching for loan options, look for those that have zero origination or other additional fees.

Repayment Options

Repayment matters, especially if the loan requires you to make payments while you're still in school. Make sure you know what options are available to you and choose the option that is right for you. Full deferment (of principal and interest) is the safest option because payments are delayed until after graduation and grace periods.

Payment of interest while you're in school means you'll pay a smaller amount while you're in school to help reduce your total debt, but can be difficult while attending class or trying to work. Some loans require you to make full payments immediately. These loans are the most difficult to manage so be careful when selecting your loan options. Remember, if you defer your full amount, you can still make voluntary payments to reduce your loan amount without fear of penalty or missing a payment.

Resources and Links

For more information about the FAFSA, federal student loans, and other programs, please take a look at the websites below:

www.greatriverfcu.studentchoice.org

www.fafsa.ed.gov

www.studentaid.ed.gov