

THE MONEY PEOPLE

# RESOURCE Winter 2018



## No Payments

FOR **90** DAYS

One more thing you can cross off your to-do list

Finance charges begin accruing as of the loan disbursement date and deferring payment will result in higher total finance charges paid. Offer not available on existing GRFCU loans, real estate loans, lines of credit, and credit cards. All loans are subject to approval. Some restrictions may apply. Promotion ends 1/31/2018

Got the holiday bill blues?



We're offering skip-a-pay!

\*Contact us for details

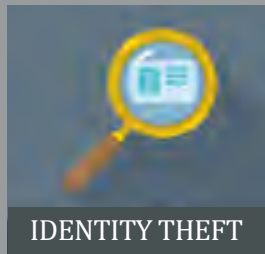
Great River Seminar Series

Now offering *Financial Literacy Program* at our St. Cloud Branch



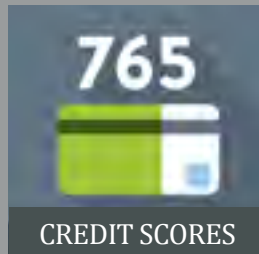
BUDGETING BASICS

January 18th  
12pm & 6pm



IDENTITY THEFT

February 15th  
12pm & 6pm



CREDIT SCORES

March 15th  
12pm & 6pm



We're Celebrating  
**No Monthly Fee  
Checking Accounts!**

Quarterly Newsletter of  
Great River Federal Credit Union

[www.greatriverfcu.org](http://www.greatriverfcu.org)  
[facebook.com/greatriverfcu](https://facebook.com/greatriverfcu)

320.252.5393

## Common Scams To Watch Out For

At Great River FCU, we care about your security and safety of your information. Here are some common scams that are circulating and we would like you to be aware of. Be cautious when performing transactions online, especially when one or more of the following warning signs are present:

- » A message contains poor grammar and spelling
- » There is a sense of urgency in the message
- » The buyer advises they wish to purchase something from you on behalf of a client
- » The buyer advises they want a shipping agent to pick up the purchase and requests a home address
- » The payment is sent as a cashier's check or money order for an amount more than the listed price with the request that the remainder be wired back to the purchaser
- » Never accept a check from a person or business they do not know without first verifying the check is legitimate and the funds are available.

If something doesn't seem right, you're probably right. Double check any sources before sending money.

## 2018 Annual Meeting

### Annual Election

Great River Federal Credit Union announced open Board of Director positions for 2018. In accordance with Federal Credit Union bylaws, credit unions need not hold an election when there is only one candidate interested in each position. The board positions and members who have been reinstated by the Nominating Committee to fill those positions are:

Harvey Schmitt & Mark Skaj.

The credit union continues to follow the nominating process by allowing any member to apply for consideration by the Nominating Committee.

Note: No floor nominations will be accepted at the annual meeting.

*Sincerely,  
The Nominating Committee*

**When: Thursday, March 22nd, 2018**

**Time: 5:30 PM - 7:00 PM**

**Where: Kelly Inn/Green Mill**

**100 4th Street South | St. Cloud, MN**

**Grand Ballroom**

**Over \$500 in giveaways!**

Please RSVP for the Annual Meeting Dinner  
by Friday, March 2nd by calling 320.252.5393

### 2018 Holiday Closures

January 1 | Closed for New Year's Day

January 15 | Closed for MLK Jr. Day

May 28 | Closed for Memorial Day

July 4 | Closed for Independence Day

September 3 | Closed for Labor Day

November 12 | Closed for Veterans Day

November 22 | Closed for Thanksgiving

December 25 | Closed for Christmas

### Winter Events

January 6 | District 742 Expo- River's Edge Convention Center

January 19-20 | Hockey Day Minnesota

February 24 | Sartell Community Showcase

March 9-11 | CMBA Homeshow- River's Edge Convention Center

March 22 | GRFCU Annual Meeting- Kelly Inn

April 7 | First Steps Baby Expo- River's Edge Convention Center

# GREAT RIVER GIVES BACK

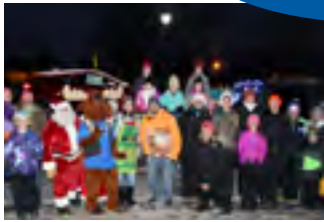
At Great River FCU, we value the communities we serve, and are excited to launch a NEW GREAT RIVER GIVES BACK campaign. We will be donating \$14,000 in 2018 to deserving organizations.

Once per quarter we will accept applicants to receive \$2,500 for a specific need in our local community.

Then, our Members will have the opportunity to vote on which organization the money should be awarded to. The other runners-up will receive \$500 towards their project. Nominate your organization and specific need before January 31st and get more information on our website.

The focus for the first quarter is Health/Wellness.

# WE ♥ OUR COMMUNITY!



Winter Nights and Lights Parade  
12.9.2017



Giving Tree Donations to Anna Marie's Alliance



United Way Mid-Night Run



Catholic Charities Donations

## \$30,000 IN SCHOLARSHIPS AVAILABLE

Great River Federal Credit Union and the Minnesota Family Involvement Council both have scholarships available for Fall 2018 or Spring 2019. Scholarships are available to all credit union members attending college or university, graduate school, law school, 2 or 4 year programs, community or technical colleges.

### Great River Federal Credit Union Scholarships

Enriching the lives of our next generation is key at Great River Federal Credit Union, which is why we are offering \$10,000 in scholarships for GRFCU members, their children, grandchildren, or dependents of credit union members. 9 local students will be awarded the **\$10,000 in scholarships, in the form of (1)- \$3,000, (1)- \$2,000, (3)- \$1000 and (4)- \$500.** To be considered for scholarships, simply fill out an application and answer this year's essay question. A committee will determine the recipients. Pick up an application at any branch or on our website. **Application deadline is April 1st, 2018.**

### Minnesota Credit Union Foundation Scholarship Council

We are focused on providing members with the tools to succeed. That is why we are partnering with the Minnesota Credit Union Foundation Scholarship Council to offer \$20,000 in scholarships to you, our members. 14 students will be awarded \$20,000 in scholarships, in the form of (2) \$3,000, (2) \$2,000 and (10) \$1,000 scholarships, being offered for credit union members throughout Minnesota. **Application deadline is Feb. 1st, 2018.**

More information available on our website or apply directly at:  
<https://www.surveymonkey.com/r/fsc17>



VS



CREDIT UNIONS

BANKS

#### Ownership

Member Owners

Private Investors & Stockholders

#### Organization

**Not-For-Profit**  
Exist for the financial betterment of the Members. Profits go back to members in the form of better rates and lower fees.

**For-Profit**  
Motivated by profit to make money for shareholders. Profits go back to stockholders.

#### Insured

National Credit Union Administration (NCUA)  
Up to \$250,000

Federal Deposit Insurance Corporation (FDIC) Up to \$250,000

#### Board of Directors

Volunteer

Paid

#### Driven By

The community in which they serve

Money and meeting goals

## "Making a Difference" Award Winner

### Shannon Brambrink

Administrative Assistant | St. Cloud

*This is a quarterly award given to an employee who truly makes a difference in the lives of our members, community & coworkers.*



#### What are you most looking forward to in 2018?

A good year filled with memories with family and friend adventures; camping, 4-wheeling, and hanging out around bonfires.

#### What's your favorite thing about this time of year?

The additional caring, helpfulness and kind people in the community. Wish it would last all year.



FEDERAL CREDIT UNION

The money people.®

1532 West St. Germain Street  
St. Cloud, MN 56301

**NEW HOURS NOTICE**

**St. Cloud**

**Lobby Hours**

Monday - Friday 9 AM - 5 PM | CLOSED Saturdays

**Drive Up Hours**

Monday - Friday 8 AM - 6 PM | CLOSED Saturdays

**Sauk Rapids**

**Lobby Hours**

Monday - Friday 9 AM - 5 PM | Saturday 9 AM - 1 PM

**Drive Up Hours**

Monday - Friday 8 AM - 6 PM | Saturday 9 AM - 1 PM

**Waite Park**

**Lobby Hours**

Monday - Friday 9 AM - 5 PM | CLOSED Saturdays

**Drive Up Hours**

Monday - Friday 8 AM - 6 PM | Saturday 8 AM - 1 PM

**Sartell**

**Lobby Hours**

Monday - Friday 9 AM - 6 PM | Saturday 9 AM - 1 PM



**Thank you to everyone who joined us for Santa Day!**

115 lbs of food and \$27 was donated to Catholic Charities.



**Our Mission**

Building lifelong relationships by providing valuable financial services that members recommend, benefits the community, and employees are proud of.

**Our Vision**

To become our members trusted financial resource by earning their loyalty, fostering relationships, and maintaining the best trained and empowered team in the communities we serve.

**Core Values U + I CARE**

**Unity**

**Innovation**

**Community**

**Authenticity**

**Relationships**

**Empowerment**