

## 2018 HOLIDAY CLOSURES

July 4 | Independence Day

September 3 | Labor Day

November 12 | Veterans Day

November 22 | Thanksgiving

December 25 | Christmas

## UPCOMING EVENTS:

July 17 | 70th Anniversary Member Appreciation Picnic SC Rox Game

July 19 | Know Your Neighbor Hester Park 5:30-7:00pm

August 8 | National Night Out- The Promise Neighborhood 5:30-7:00pm



GreatRiverFCU.org | 320.252.5393

St. Cloud | Sauk Rapids | Waite Park | Sartell

# THE MONEY PEOPLE RESOURCE

SUMMER 2018

## REFER. REWARD. REPEAT.



**Earn \$50** for every referral!  
NOW earn \$25 for minor accounts too.\*

**EXISTING MEMBERS:**  
Earn \$50 for every new member you refer.

**NEW MEMBERS:**  
Earn \$50 when you open a Savings & Checking Account!

\*Restrictions and conditions apply.

Stop in today or visit [GreatRiverFCU.org](http://GreatRiverFCU.org) to learn more!

## GET PRE-APPROVED FOR A LOAN TODAY!

It's as easy as 1, 2, 3!

- Boat & RV Loan
- Motorcycle Loan
- Car Loan
- Home Loan



Visit [GreatRiverFCU.org](http://GreatRiverFCU.org) to apply today.

Membership eligibility requirements and credit qualifications apply.



## LETTER FROM OUR CEO

I am a proud father of five outstanding children and husband to my wife Cheryl for the past 23 years. I have been working in financial services since 2000, with progressively increasing responsibility. I have worked as a branch manager, district manager, area manager, Chief Lending Officer, Chief Operating Officer and the past 20 months as President/Chief Executive Officer. My greatest accomplishments all have to do with the team members I have been fortunate enough to work alongside over my financial services career. I am very excited about the opportunities ahead of us here at Great River FCU. We have an extremely talented team of people, with great ideas about how we can improve the experience our members have with us each day. We will soon be going through the process of improving our internal software that has been in place for more than 20 years and is ready for an overhaul. We will be looking to improve our checking and savings account offerings, rates on deposit accounts and the ease to do your banking with the credit union in any way that you choose to interact with us. I am very interested in hearing from our existing members about additional products or services that you recommend. Please email me directly with any suggestions at [bhicks@GreatRiverFCU.org](mailto:bhicks@GreatRiverFCU.org) or call my direct line 320.202.7305.



BRANT HICKS  
CEO

We also want to congratulate Becky and Shelly on their recent promotions!



BECKY NELSON  
Chief Administrative Officer



SHELLY JANVORSCHKE-NAGEL  
Chief Retail Officer

## FINANCIAL LITERACY PROGRAM at our St. Cloud branch

12pm & 6pm	12pm & 6pm	12pm & 6pm
July 19	August 16	September 20
LOAN BASICS	CHOOSING YOUR FINANCIAL INSTITUTION	UNDERSTANDING COMPOUND INTEREST

Learn more & RSVP at [GreatRiverFCU.org](http://GreatRiverFCU.org) or call 320.252.5393

## GREAT RIVER GIVES BACK

We will be monetarily donating \$14,000 in 2018 to deserving organizations throughout Central Minnesota.

We are focusing on veterans next quarter. Do you have a nomination?

Send all submissions to [marketing@GreatRiverFCU.org](mailto:marketing@GreatRiverFCU.org)

\$500	\$500
Stearns-Benton Toward Zero Deaths Coalition	St. Cloud Youth Leadership Academy
\$2,500	
Sauk Rapids Fire Relief Association (Our donation went towards the purchase of dry suits for their new air boat)	

## BOARD OF DIRECTOR UPDATES

We are currently in the process of adding a new Board Director to Great River!

We are looking for Supervisory Committee Candidates & Associate Directors from various industries including Finance, I.T., H.R., Real Estate and Teaching.

Contact Brant Hicks for any board inquires at 320.202.7305. For additional questions contact 320.252.5393.

## WE ♥ OUR COMMUNITY



FIRST STEPS BABY EXPO  
4.7.2018



SHRED-A-THON DONATIONS  
4.17.2018 - 4.21.17



EARTH DAY 5K  
4.22.2018



RELAY FOR LIFE  
6.8.2018

## REMOTE DEPOSIT UPDATE

Due to a federal regulation change we will need the endorsements on the remote deposits properly endorsed. They should read:

The members endorsement and under the endorsement write "For Remote Deposit to GRFCU only."



CHECK IT OUT TODAY -  
**MOBILE CHECK DEPOSIT**

Deposit checks fast with your mobile phone-

- Free — Use our free app to make free deposits.
- Convenient — Save a trip to the branch or ATM.
- Simple — Make a deposit with just a few taps and camera clicks.
- Secure — Safely deposit checks, using your online banking app.

Tap.  
Snap.  
Deposit.

## "MAKING A DIFFERENCE" Award Winner



KARLA R.  
Member Advisor II

This Award is a peer chosen, quarterly award given to an employee who truly makes a difference in the lives of our members, community and coworkers.

**A little about me:**

When I am not working you can often find me in my back yard tending to my vegetable and flower gardens. Most of my summer weekends are spent with family and friends creating memories. I enjoy watching the grandkids play basketball, baseball or even a game of kickball.

If you were to ask me what is my favorite thing to do I would reply with creating memories. I enjoy doing little things that make a person laugh or smile.

As a cancer survivor, I am passionate about helping others who are diagnosed. I am dedicated to doing everything I can so that this journey is just a little easier.

My favorite thing about my job would be the interaction with our members. I find it to be rewarding when I can suggest a product or service that could save our members time or money.

Some family members and close friends have described me as being caring, supportive, inspirational, passionate, spunky, creative, fun, cheerful and friendly..... I would add a dash of a good kind of crazy.

**One of my favorite quotes:** Life is a journey not a destination.