

2018 HOLIDAY CLOSURES

November 12 | Veterans Day

November 22 | Thanksgiving

December 24 | Christmas Eve (closing at 1:00pm)

December 25 | Christmas

UPCOMING EVENTS:

October 27 | 9:30am-2:00pm

Kids & Parents Expo at River's Edge
Convention Center

December 8 | SANTA IS COMING!

Meet Santa at the St. Cloud branch and join us
for games, giveaways, crafts and more!

GIVEAWAY!

We are giving away a SCSU Hockey Suite for
the game on **November 9, 2018!** Check our
Facebook page for details on how to win.

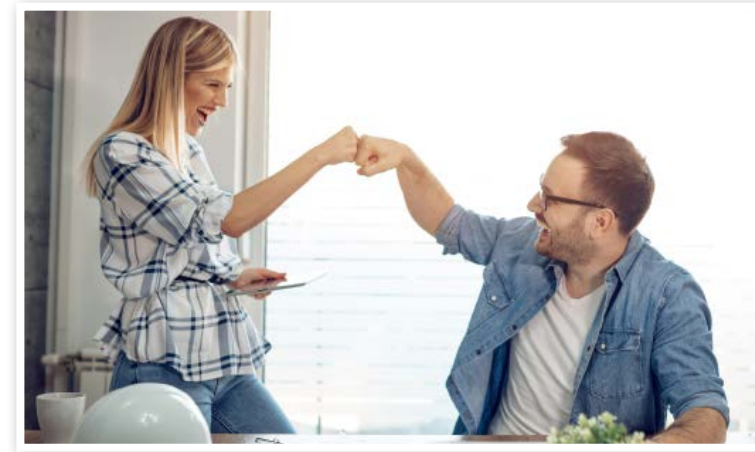


GreatRiverFCU.org | 320.252.5393

St. Cloud | Sauk Rapids | Waite Park | Sartell

THE MONEY PEOPLE RESOURCE

FALL 2018



BUMP UP YOUR SAVINGS

Take advantage of our **NEW Bump Rate** which allows a one-time rate increase with any of our Share Certificates during its term!*

**Restrictions and conditions apply.*

Stop in today or visit GreatRiverFCU.org to learn more!

DID YOU KNOW?

Bump Share Certificate

- If you have an existing Share Certificate with GRFCU, you can also take advantage of our one-time bump option
- IRA Share Certificates now have the same rate options as non-IRA Share Certificates

2017 Tax Bill Implications on IRAs

- The 2017 tax bill impacted your options for your IRA
- Roth conversions can no longer be re-characterized
- 2017 conversions can be re-characterized until October 15, 2018
- New tax brackets for individuals are set to expire in 2026



SUMMER IS
WINDING DOWN,
but our rates are
hotter than ever.



Rest easy knowing
you're in good hands.
We'll work hard to
meet or beat your
current rates!

INTERNATIONAL CREDIT UNION DAY

COOKIES AND COFFEE AND CIDER, OH MY!

Come celebrate International Credit Union Day with us.

Thursday, October 18, 2018

GREAT RIVER GIVES BACK

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

We are focusing on homelessness and basic needs through October 31. Do you have an organization you'd like to nominate?

Send submissions to marketing@GreatRiverFCU.org



Quiet Oaks Hospice House

\$2,500

Quiet Oaks Hospice House plans to use the funds to provide education and special training for staff and volunteers on the special needs of veterans.

A couple examples include lingering trauma or unresolved emotions from service that can resurface at end of life.

Thanks for all who participated and voted!

We would also like to congratulate our runner-ups who each received \$500:
Your St. Cloud Stand Down & Sauk Rapids VFW

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 Education.

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

WE ♥ OUR COMMUNITY



BACK TO SCHOOL BASH



ELECTROLUX EMPLOYEE JOB FAIR



NATIONAL NIGHT OUT
PROMISE NEIGHBORHOOD



SCHOOL SUPPLY DONATIONS

CONTACT CENTER NOW OPEN!

To ensure a better experience for our members, we are excited to provide a Member Contact Center that is staffed by experienced Great River team members & located at our St. Cloud branch. The team in the Contact Center is now available to provide assistance with many of your banking needs, or connect you with someone who can!

☎ 320-252-5393 option 2

✉ memberservice@greatriverfcu.org

FRIENDLY REMINDER

Traditional IRA Required Minimum Distributions (RMD)

If you are age 70½ or older this year, you must take a 2018 required minimum distribution by December 31, 2018 (by April 1, 2019, if you turned 70½ in 2018). Make sure you're setup for automatic RMD pulls. If not, please come into a branch to sign the processing paperwork for your RMD.

"MAKING A DIFFERENCE" Award Winner



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 co-workers. Haley has been at the credit union in St. Cloud for over a year and has already made a huge difference in the lives of so many co-workers and members. Haley is always willing to go the extra mile and her contagious smile will brighten your day!

Congratulations to Haley and *Thank You* from all of us at the credit union for all you do for our members, employees and community. You are truly appreciated and we are lucky to have you!

A little about me:

When I'm not at work, you can find me swimming and kayaking in a nearby lake or relaxing by a fire with my family and friends.

One hidden talent I have that not many people know about is that I am a painter.

My favorite thing about my job is my amazing team of co-workers and everyday interactions with our wonderful members. I love helping everyone any way I possibly can!

One of my favorite quotes: *Never get so busy making a living that you forget to make a life.*



Left to Right: Noble, Courtney, Matt, and Nick