

# THE MONEY PEOPLE RESOURCE

WINTER 2019

## GIVE THE GIFT OF MEMBERSHIP

**Refer your friends, family members, and co-workers and you'll each receive \$50\* when they open a membership and one of the following:**

- A checking account with direct deposit
- A checking account with debit card  
(and five (5) or more transactions during the first 60 days)
- A mortgage, credit card, auto, personal, or other loan\*

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

*\*Restrictions and conditions apply.*



## 2019 ANNUAL MEETING

### Annual Election

Great River Federal Credit Union announced open Board of Director positions for 2019. In accordance with Federal Credit Union by-laws, 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:

Harry Rothstein, Kelly Schepers, and Jason Scheeler.

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.*

—The Nominating Committee

### 2019 ANNUAL MEETING

Thursday March 7, 2019  
5:30-7:00 pm

Kelly Inn/Green Mill  
100 4th Street S  
St. Cloud, MN  
Grand Ballroom

Please RSVP for the  
Annual Meeting Dinner  
**by Friday, February 15**  
by calling 320.252.5393



Put some extra jingle in your pocket with our

# SKIP-A-PAY PROGRAM!\*

*Skip your loan payment and free up some cash*

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

\*Restrictions and conditions apply.

## GREAT RIVER GIVES BACK

We donated a total of \$14,000 in 2018 to deserving organizations throughout Central Minnesota. The winners from fourth quarter are all local charities that focus on homelessness and basic needs. We'd like to thank all nominees for their service to our communities.



### Terebinth Refuge

**\$500**

This non-profit shelter and transitional home provides strength-based, trauma-informed, and holistic services for sex-trafficked and sexually exploited women.



### The Weekend Project

**\$2,500**

This donation will provide weekend meals for 13 elementary school students for the entire school year.



### The Compassion Connection

**\$500**

The funds will be used to purchase essential tangible items for foster, adopted, and low income children and their families.

## CHANGES IN FEES

**Effective February 1, 2019  
the following service fees  
will be adjusted as noted:**

- **NOW FREE:** Monthly First Advantage Fee, Statement Activity Printout, Incoming Wire, Fax
- Paper Statement Fee: \$0 to \$3 *Excluding minors, members over the age of 65, and all members with eStatements*
- Corporate Check: \$3/\$2 to \$3
- Money Order: \$2 to \$3
- Inactive Account: \$3 to \$5
- Closed Account Fee: \$15 to \$10
- Outgoing Wire, IRA/HSA Outgoing Transfer Fee: \$25 to \$35
- Courtesy Pay, NSF, Stop Payment, Account Research/Reconciliation (per hour), Returned Item: \$30 to \$35
- Garnishment/Levy: \$35 to \$50 or more per item

# WE ♥ OUR COMMUNITY



SCSU HOCKEY GAME



KIDS & PARENTS EXPO



HABITAT FOR HUMANITY BUILD



BAKING COOKIES AT QUIET OAKS HOSPICE HOUSE



SAUK RAPIDS HOLIDAY PARADE



ST. CLOUD NIGHTS & LIGHTS PARADE



SANTA DAY



## "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.*



MARK E.  
Mortgage Officer

When not at work, we can find Mark at home with the family. Mark's favorite part of his job is helping members reach their goal of home ownership. Mark served 4 years active duty in the Army, stationed out of Fort Lewis, WA in the infantry. A hidden talent of his is that he can do card tricks. His favorite place he has ever been to was Peru. He is proficient in Spanish too! He likes to watch *The Price is Right* as a guilty pleasure.

Favorite quote: "The indispensable first step to getting the things you want out of life is this: decide what you want"

~Ben Stein

*Congratulations to Mark, for all you do for our members, employees, and community! You are truly appreciated and we are lucky to have you.*

**PLEASE NOTE: This will be the LAST PRINTED EDITION of our member newsletter.**

To begin receiving the electronic newsletter via email in April, contact the branch with your email address or sign up at [GreatRiverFCU.org](http://GreatRiverFCU.org) Otherwise, you'll be able to read the newsletter online at our website.



FEDERAL CREDIT UNION

1532 West St. Germain Street  
Saint Cloud, MN 56301

## 2019 HOLIDAY CLOSURES

**January 21** | Martin Luther King, Jr. Day

**February 18** | Presidents Day

**May 27** | Memorial Day

**July 4** | Independence Day

## UPCOMING EVENTS

**Sartell Community Showcase**

March 2 | Sartell Community Center

**Annual Meeting**

March 7 | Kelly Inn Ballroom

**CMBA Home and Lifestyle Expo**

March 8-10 | River's Edge Convention Center

### EMBRACE THE COLD NORTH!

*Get outside this winter  
with a Recreational Loan*



Rates as low as **4.24%** APR\*

*\*Get full details at [GreatRiverFCU.org](http://GreatRiverFCU.org)*

### WE ARE GIVING AWAY \$6,000 IN SCHOLARSHIPS TO MEMBERS!

Submit an essay or video application  
Deadline is February 1, 2019

*Get an application in the branch  
or at [GreatRiverFCU.org](http://GreatRiverFCU.org)*



[GreatRiverFCU.org](http://GreatRiverFCU.org) | 320.252.5393

St. Cloud | Sauk Rapids | Waite Park | Sartell

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