

## College Accounts

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

### Bank with us anywhere you go!

Using the GRFCU App, and taking advantage of some of our FREE tools like Remote Check Deposit and Billpay, it's easy to bring us with you wherever you go.

### Free Checking<sup>1</sup>

There is no monthly fee or minimum balance. We'll even throw in your first order of 50 checks and a free debit card.

### Free Account Access

Online Banking, Billpay, Mobile App, eStatements, and Call24 Phone Access.

### Extra Perks

- Not able to get to a free GRFCU ATM? No problem. We will waive the first 8 non-GRFCU surcharges per month when using ATMs not owned by GRFCU.<sup>2</sup>
- 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.<sup>3</sup>
- Ooops! Overdrew your account? We've got you covered with free automatic Transfers from Savings to Checking when your Checking is overdrawn.<sup>4</sup>
- 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 loose sometimes. Do it on a budget with access to discounted tickets to movies, local attractions and more!

**1** \$3.00 monthly statement fee if not enrolled in eStatements. **2** Account holders are responsible for additional fees charged by the ATM operator/owner. **3** Account holder needs to contact GRFCU 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. Federally Insured by NCUA. Equal Opportunity Lender. 201907

## — 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. We offer Private Student Loan solutions for Undergraduate Students to supplement family savings, scholarships, grants, and federal aid.

*Check out our website to apply and get more info:*  
[GreatRiverFCU.org](http://GreatRiverFCU.org)

## — LOAN TIPS —

### Deadlines

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, state universities and colleges may have much stricter deadlines. Make sure to apply as early as possible to make yourself eligible for the most amounts of scholarships, grants, and aid.

### 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 a popular option because payments are delayed until after graduation and may include grace periods.

Payment of interest while you're in school means you'll pay a smaller amounts 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 can be more 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](http://www.greatriverfcu.studentchoice.org)

[www.fafsa.ed.gov](http://www.fafsa.ed.gov)

[www.studentaid.ed.gov](http://www.studentaid.ed.gov)