



GREAT RIVER

Stories!

A LETTER FROM THE CEO

This summer has already been quite the whirlwind of activity for our members and team members. On July 1st, we began the system merger from GEM's former operating system over to the Great River operating system. This is a big undertaking that always creates unique challenges. I am so grateful for the patience of the GEM membership that had to go through the process of getting new debit and credit cards, sign up for a new online banking system, change over their bill pay accounts and begin to switch the direct deposits to a new account and routing number. We are excited to have this conversion behind us.

In August, we will be doing this all again with the operating system conversion of former Four Flags Area Credit Union members into the Great River system. Once system conversions are complete, we will work to finalize plans to remodel both Minot and Niles branches. I want to again thank our members in advance for their patience and to please "excuse the dust" as we give these locations a much-needed upgrade.

Beyond the exciting merger updates, I would like our members to know that we are here for you. There is so much going on in the economy with rising prices. Please reach out to our team and help us understand Your Story, so that we can make recommendations that can help you weather this financial storm that is happening around us.

Because of the current state of the economy, we have created a new mortgage option with a 40-year term and attractive interest rates, to make homeownership more affordable at a time when interest rates have risen dramatically. We'll also be offering some CD specials later this summer or fall, so stay tuned for details on that.

Thank you for your continued support and membership, we are here to help, please give us a chance.

Brant Hicks, CEO



AUTO LOANS AS LOW AS

1.99%

APR¹

Use Promo Code: .25%DISCOUNT

¹View Details: www.GreatRiverFCU.org/be-extra



YOU CAN'T
BE READY FOR **everything,**

BUT YOU CAN GET
PRE-APPROVED FOR A
mortgage.²

²View Details: www.GreatRiverFCU.org/mortgage-ready

We Our Community!

OUR 2022 COMMUNITY OUTREACH:

JANUARY

Great River Gives Back – \$3,500 Donation to Waite Park Police Department

FEBRUARY

Sauk Rapids-Rice Education Foundation Sponsor

MARCH

Battle of the Badges - Police vs Fire Fighters Blood Drive Sponsor
Junior Achievement – Mississippi Heights Elementary School

APRIL

Men's Golf League Sponsor
Shred-A-Thon – MN and ND Branches
Pathways 4 Youth Food Drive

MAY

Lincoln Elementary School – Teacher Appreciation Meal Donation
Junior Achievement – Riverview Intermediate School

JUNE

Great River Gives Back – \$1,000 Donation to Waite Park Police Department
Apollo High School – T-Shirt Sponsor
Adopt-A-Highway Cleanup
Summer Reading Program Sponsor – Minot Public Library
Waite Park Spass Tag Family Fun Fest Parade
Foley Fun Days Parade
Rapids River Days Parade



Community Shred-A-Thon

Community Involvement Matters.

www.GreatRiverFCU.org | 320.252.5393

St. Cloud | Sauk Rapids | Waite Park | Sartell | Foley | Sauk Centre | Big Lake | Minot, ND | Niles, MI



YOU'RE INVITED!

School BASH

August 25th | 4:00 - 6:00 PM

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

We are excited to host our 6th Annual Back to School Bash, a free event benefiting local schools!

The fun won't stop there with the opportunity to enjoy a bouncy house, make a summer craft, and win some fun toys!

What Can You Do to Protect Yourself?

FRAUD PREVENTION

Protect Your Identity

You can protect your identity by never sharing account information. This includes your social security number, online banking credentials, debit, or credit card PIN (Personal Identification Number) and your account number.

Protect Your Mail

Place all outgoing mail in a blue USPS collection box. If you will be on vacation or away from home for an extended period, contact the US Post Office to place a hold on your mail for that timeframe. If you are not already registered, Great River Federal Credit Union offers eStatements for your accounts as well as for our Visa credit cards.

Safely Dispose of Sensitive Information

Papers that have personal and/or account information on them should be shredded.

Do Not "Over Share" on Social Media

Avoid posting photos on social media while you are on vacation. Wait until you return from vacation to share your fun photos and memories with friends and family. Robbers may notice that you are not home and take advantage of the opportunity.

Avoid playing quizzes or "get to know you" games. These quizzes and games can help a scammer collect information about you and use it to steal your identity or impersonate you to friends and family.

Credit Freeze

A credit freeze doesn't allow anyone, including you, to open new accounts until the freeze is lifted. The credit freeze is free and may be temporarily removed when you are applying for a loan. Reviewing your credit report may help you catch early signs of identity theft.

Make Sure To:

- Regularly review statements.
- Set up Alerts and Notifications within online banking.
- Review your credit report annually by requesting a free report at www.annualcreditreport.com or by calling 1-877-322-8228.
- Do Not "over share" on social media.

Now Featuring Interactive Teller Machines (ITMs)

We have installed Interactive Teller Machines at four of our branches! ITM's combine the traditional functionality of an ATM, while offering greater self-service opportunities, and the ability to speak with a live teller if needed.

How Can Live Tellers/Assisted Transactions Help Me?

- Change an Address
- Visa Payments
- Travel Notices
- Cash Withdrawals Over Card Limits (Typically \$500)
- Loan Payments

ITM Locations:

BIG LAKE

18146 198th Avenue
Big Lake, MN 55309

FOLEY

161 Glen Street
Foley, MN 56329

SAUK RAPIDS

4 2nd Avenue North
Sauk Rapids, MN 56379

SAUK CENTRE

214 12th Street South
Sauk Centre, MN 56378

Learn More:

www.GreatRiverFCU.org/itms-interactive-teller-machines



Where Every Story Matters™



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2022 Holiday Closures

Monday, September 5..... Labor Day
 Monday, October 10..... Columbus Day
 Friday, November 11..... Veteran's Day
 Thursday, November 24..... Thanksgiving Day
 Monday, December 26..... Christmas Day Observed

Enroll In Our New SPEND & SAVE PROGRAM

- Round up your debit card purchase to the nearest dollar amount.
- Transfer the difference from your checking to your savings account!
- Track transactions through online banking, our mobile app, or your monthly paper statements.

 = \$4.65 Rounded Up = \$5
SAVED = \$0.35

 = \$2.50 Rounded Up = \$3
SAVED = \$0.50

 = \$26.02 Rounded Up = \$27
SAVED = \$0.98

Sign Up Today: www.GreatRiverFCU.org/personal-checking

Have Your People Call Our People!



Up to *Refer & Earn*
\$500³ /per year

³View Details: www.GreatRiverFCU.org/refer

Feeling Outdoorsy?!



NO PAYMENTS FOR 90 DAYS
 On ALL Recreational Loans⁴

PROMO CODE: OUTDOORSY

⁴View Details: www.GreatRiverFCU.org/outdoorsy