



# Med Park Credit Union

SUMMER 2020

**MED PARK CREDIT UNION**  
1200 S. COLUMBIA ROAD  
PO BOX 6002  
GRAND FORKS, ND  
58206-6002

**OFFICE HOURS**  
MONDAY - FRIDAY  
8:30 A.M. - 4:30 P.M.

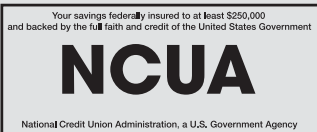
PHONE: (701) 780-5733  
TOLL FREE:  
(866) 780-6728  
FAX: (701) 780-1044  
[WWW.MEDPARKCU.COM](http://WWW.MEDPARKCU.COM)

**BOARD OF DIRECTORS**  
KELLY GRASSEL,  
PRESIDENT  
LINDA BUTLER,  
VICE PRESIDENT  
DARLA GUNDERSON,  
SECRETARY  
JOE GEMMILL  
PAUL EDMAN  
KELLY HAGEN

**CREDIT COMMITTEE**  
JENNI SENTI  
LYNNE HOVERSON

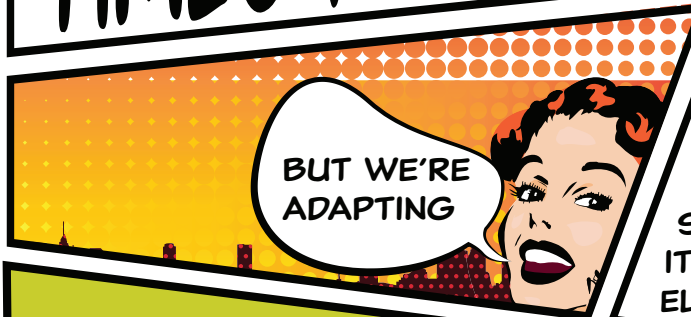
**SUPERVISORY  
COMMITTEE**  
PENNY CIEKLINSKI  
JENNIFER CLARK  
NIKKI DORNHEIM

**STAFF**  
CHERYL MALM - CEO  
CINDY GROHS  
SANDY ANDERSON  
KENZIE VODDEN



FEDERALLY INSURED BY NCUA

# TIMES HAVE CHANGED




NEED A LOAN?  
NO NEED TO  
COME IN! WE CAN  
COMPLETE YOUR  
LOAN BY WEB,  
SCAN, EMAIL & FAX.  
IT CAN BE SIGNED  
ELECTRONICALLY.

## WE'VE REDUCED RATES ON:



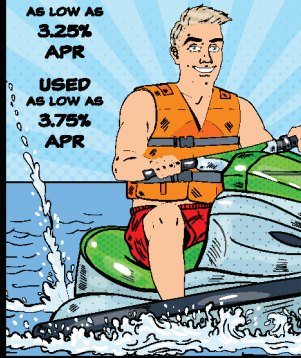
**NEW VEHICLES**  
AS LOW AS  
**2.25% APR**

**USED VEHICLES**  
AS LOW AS  
**2.75% APR**




**NEW RECREATIONAL**  
AS LOW AS  
**3.25% APR**

**USED RECREATIONAL**  
AS LOW AS  
**3.75% APR**



**HOME EQUITY LINE OF CREDIT**  
**4.75% APR**  
**FOR 1ST YEAR**



**GOOD IN MAY,  
JUNE AND JULY**

We are not all in the same boat...we are all in the same storm.

*Let your smile change the world. But don't let the world change your smile.*

“

Kindness makes you the most beautiful person in the world no matter what you look like.

## Rates

New Auto	as low as 2.25% APR
Used Auto	as low as 2.75% APR
New Recreational	as low as 3.25% APR
Used Recreational	as low as 3.75% APR
HELOC SPECIAL	4.75% APR 1st year
Visa	8.90% APR
Line of Credit	as low as 12.00% APR
Savings	0.02% APY
Checking	0.02% APY
6 month CD	0.10% APY
12 month CD	0.15% APY

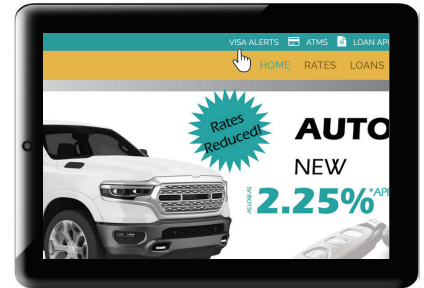


## Purchase Alerts Now Available

Visa Purchase Alerts are now available! Enroll your Visa card to receive purchase alerts via email or SMS text message. You may enter up to 10 Visa cards and get alerts for any or all of the following:

- When a purchase meets or exceeds a set dollar amount
- When your card is used outside the United States
- When a purchase is made online or by phone
- When a credit is being processed on the card
- When a transaction has been declined

To sign up for Visa Purchase Alerts, go to our website at [www.medparkcu.com](http://www.medparkcu.com) and click on “Visa Alerts” on the top menu bar.



## NOTICE: Regulation CC is Changing

Regulation CC, the Inflation Adjustment Requirement to Funds Availability Act, is changing. Effective July 1, 2020, inflation adjustments are going to change four main “thresholds” found in Regulation CC:

- \$200 is changing to \$225
- \$5,000 is changing to \$5,525
- \$400 is changing to \$450
- Civil liability under Regulation CC has been changed from \$1,000 and \$500,000 to \$1,100 and \$552,500 respectively.

## Annual Meeting

Stay tuned! We may still hold our meeting electronically.

Find us on



[www.facebook.com/Med-Park-Credit-Union-2066724963564723](https://www.facebook.com/Med-Park-Credit-Union-2066724963564723)

Check out our website at [www.medparkcu.com](http://www.medparkcu.com)