



Fall 2020

Med Park Credit Union

1200 S. Columbia Road
PO Box 6002
Grand Forks, North Dakota
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

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 Ciekliniski
Jennifer Clark
Nikki Dornheim

Staff

Cheryl Malm - CEO
Cindy Grohs
Sandy Anderson
Kenzie Vodden

**Back to School & Christmas
Promo Loan & Loan Special**



as low as **6.25%** APR
1-year payback



Available through Oct. 16, 2020

Available November 1, 2020 to January 31, 2021

Coming in October...

International Credit Union Day is Thursday, Oct. 15. Stop in the credit union during the week to register for giveaways!



INSPIRING HOPE FOR
A GLOBAL COMMUNITY™

Check Your Free Credit Reports Throughout the Year

It's important to check your credit report at least once annually to monitor for signs of identity theft or fraud, as well as check for any errors.

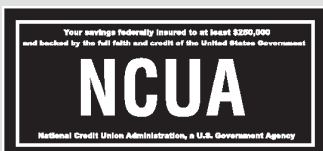


1-877-322-8228. If you prefer to mail in your request, you can download the request form at <https://www.consumer.ftc.gov/articles/pdf-0093-annual-report-request-form.pdf> and mail it to the address

The Fair Credit Reporting Act (FCRA) requires each of the nationwide credit reporting companies — Equifax, Experian, and TransUnion — to provide you with a free copy of your credit report, at your request, once every 12 months. But don't order the reports directly from the companies. They are providing free credit reports **only** through annualcreditreport.com or

on the form.

To take full advantage of these free reports, instead of ordering all three at once, order a report from a different company every four months. That way you can spread out these freebies and check your report throughout the year.



Federally insured by NCUA

Shopping Made Easy

Do you have people in your life that are hard to shop for?



Give them a Med Park Credit Union VISA Gift Card!

At the end of the day, remind yourself that you did the best you could today, and that is good enough.

~Lori Deschene

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The biggest communication problem is we do not listen to understand, we listen to reply.



Holiday Skip-A-Payment Coupon

Med Park CU is offering all qualified borrowers the opportunity to skip the monthly payment on your loan for \$50 (or \$25 per biweekly payment). Your regular loan payment from payroll deduction will be posted to your savings or checking account for the month you choose to skip. Not available on Visa or home equity loans.

- ___ **One monthly payment in month skipped (\$50)**
- ___ **Two biweekly pay periods in month skipped (\$50)**
- ___ **Three biweekly pay periods in month skipped (\$75)**

This coupon must be returned to our office by:

- ___ **October 30** (to skip during November)
- ___ **November 26** (to skip during December)
- ___ **December 28** (to skip during January)

Member Signature: _____

Date: _____ Account Number: _____

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	5.00% APR
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



Christmas Club Accounts

Your money will be transferred from your Christmas Club Account to your primary SAVINGS account on October 15, 2020.



We are closed:

- Columbus Day**
Monday, Oct. 12
- Veterans Day**
Wednesday, Nov. 11
- Thanksgiving Day**
Thursday, Nov. 26
- Christmas Eve**
Thursday, Dec. 24 at noon
- Christmas Day**
Friday, Dec. 25
- New Year's Eve**
Thursday, Dec. 31 at 3 p.m.
- New Year's Day**
Friday, Jan. 1

Check out our website at www.medparkcu.com