



Winter 2018

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 Hagen
Diane Dewald
Kelly Grassel
Darla Gunderson
Linda Butler
Lynn Bartuska
Joe Gemmill

Credit Committee

Sheila Varnson
Jenni Senti
Lynne Hoverson

Supervisory Committee

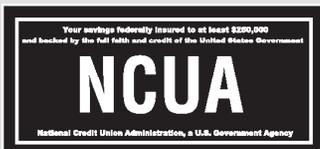
Deb Abar
Linda Hoff
Deb Nelson

Staff

Cheryl Malm - CEO
Cindy Grohs
Sandy Haugen
Kenzie Vodden

Holiday Closings

Martin Luther King Jr. Day
Monday, Jan. 15
Presidents Day
Monday, Feb. 19



Federally insured by NCUA



Happy Holidays
from the staff and volunteers
of Med Park Credit Union.

Congratulations
to the winners of our
"12 Days of Christmas" giveaways.



Christmas Loans Still Available

Rates as low as
5.50%^{APR}
1 year payback

Now through January 31, 2018

Reminders

- Your December statement will have important information you will need when filing your taxes.
- Do not respond to any emails that have to do with your credit union accounts. DELETE these emails. They are a scam.

Notice: Dues Info

Annual members' dues of \$10.00 will be deducted from all savings accounts of members that are 18 and older on Jan. 1, 2018.



Now is a good time to start a Christmas Club account or increase the one you have for next year.



You may double park outside of Med Park Credit Union if you park on the east side of the circle. The west side in front of our door is now going to be the GF bus stop. Altru will allow you to double park on the east side of the street in front.

No Fee ATMs for MPCU Members at These Locations

Grand Forks

Alerus Financial

1750 32nd Ave. S.
1200 S. Columbia Rd. - Hospital
2300 S. Columbia Rd.
516 Demers Ave.
401 Demers Ave.

Americal Federal

2551 S. Columbia Rd.

Area Community C.U.

2800 S. Washington St.

Bank Forward

3350 S. Columbia Rd.

Bremer Bank

3100 S. Columbia Rd.
921 N. Washington St.

Choice Financial

4501 S. Washington St.
1697 S. 42nd St.

Citizens Community C.U.

1215 N. 42nd St.
3351 32nd Ave. S.

First State Bank

2500 32nd Ave. S.

Gate City Bank

2580 24th Ave. S.
2771 32nd Ave. S.
3205 S. Washington St.
501 Demers Ave.

Northern Valley F.C.U.

3030 Demers Ave.

United Valley Bank

2718 S. Columbia Rd.

US Bank

1205 S. Columbia Rd.
600 Demers Ave.

**Plus, any ATM that says
"Money Pass" on it is free!**

“

Don't look back, you're not going that way!

Rates



Go to www.medparkcu.com for rates

Credit Unions Come Out on Top

What's the best place to bank in America?

Based on a recent study, one could reasonably argue it's a credit union.

"Credit unions are among the highest-rated services we've ever evaluated, with 93% of their customers highly satisfied, on average, versus 69% for the four biggest national banks," stated the reporting agency.

The reason, noted in the survey, is that credit unions emphasize superior customer service because as not-for-profit financial cooperatives, they are owned and managed by their members.

"Unlike profit-making banks, credit unions are tax-exempt," the report stated. "Members usually have access to free checking, slightly higher interest rates on certificates of deposit, and significantly lower rates for credit cards and auto loans."

Credit unions also save members more money. A study of all transactions and fees in more than 16,000 bank and credit union

accounts found that credit union members pay annually only \$71 each year for checking, while bank members pay \$183.

Findings were based on a survey of 49,000 subscribers who provided more than 74,000 bank and credit

union ratings. Along with credit unions, virtual banks also scored extremely well with customers, but as for-profit institutions, these primarily online organizations lack credit unions' unique cooperative structure.

Beyond offering consumers a great deal, the uniqueness of credit union's cooperative structure provides added benefit to the community via their core mission of service. "And while big banks romance well-to-do customers, credit unions reach out to help underserved communities," the report stated.

You can be a good person with a kind heart and still say "no."

Keep Your Contact Info Current!

REMEMBER to give MPCU your cell phone number and email address.



When you are traveling and your VISA credit card or VISA debit card is used outside of your normal shopping area, your card may be blocked because of suspected fraud.

By giving us your cell and email, you would be notified immediately and asked if the charges are yours. Once you respond that they are, your card would be reactivated and you would be able to continue to use it.

Reasons to Use Online Banking, Mobile Banking and Electronic Bill Pay

- Pay bills and manage financial tasks all in one place.
- Protect accounts from fraud; log on frequently to monitor.
- Transfer money quickly between accounts.
- Avoid late fees.
- Reduce paperwork.
- Reduce cost of postage.
- Avoid the delay of regular mail and the insecurity of unlocked mailboxes.
- Reduce time spent in line

Check out our website at www.medparkcu.com