



Spring 2018

Med Park Credit Union
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Grand Forks, North Dakota
58206-6002

Office Hours

Monday - Friday
8:30 a.m. - 4:30 p.m.
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Board of Directors

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

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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

Memorial Day
Monday, May 28

Annual Meeting



Thursday, April 19, 2018
5:30 p.m. at the EGF Eagles Club

Save the Date!

Bring the whole family for supper and fun! We'll have lots of prizes for children and adults, including cash prizes for Bingo!

\$7 per ticket

(Please purchase your tickets by Friday, April 13th at the credit union. Tickets are not sold at the door.)



Federally insured by NCUA



Take credit for using your credit union credit card.
Apply today!

Get a MPCU Visa card today at the low rate of 8.9% APR!

Christmas Club Savings Account

NOW is the time to increase your Christmas Club savings account, or start one! Stop in to the credit union to do either and register for a \$50.00 VISA gift card.



Christmas Club accounts are paid out in October and the money will transfer from the Christmas Club account into your primary savings account in time to begin shopping.

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When you can't control what's happening, challenge yourself to control the way you respond to what's happening. That's where your power is!

Checking Account Reminder



Make sure to balance your checking accounts.

With all the electronic debits and credits that occur daily, it is important to be aware of what is going in and out of your account.

Tax Loan Special

As low as **5.90% APR**

and 1-year payback

Available through April 30, 2018

Stop in and apply!

Home Equity Loans Give You Room For Improvement

It's a tough choice for a homeowner: Move into a new house, or improve the one you have. It seems so easy to call a realtor and arrange a showing. But your current home has something no new home can offer—equity.

Home equity is on the rise, providing homeowners a ready financing source to turn home sweet home into home sweet dream home. On average, homeowners spend 18 months planning home improvements. It's time well spent, but some renovations pay off better than others. According to the "2015 Remodeling Impact Report" replacing your front door can transform the look and feel of your house and return 75% at resale. Similarly, you can expect a 67% return on a kitchen update. A home office remodel returns the low end under 50%

As you plan, look beyond your house to your neighborhood. Will renovations put you in a different league — and price range — than your neighbors? Also, keep in mind how long you'll be in your house. If you're going to fix it up and sell in six months, you'll get all the pain of remodeling and not much gain. But if you plan to live in the house more than three years, it makes economic sense to remodel.

Call Med Park Credit Union to help you calculate your equity and discuss your home equity loan options today.

Rates

New Auto	as low as 2.35% APR
Used Auto	as low as 2.75% APR
New Recreational	as low as 3.35% 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	0.05% APY
Checking	0.05% APY
6 month CD	0.20% APY
12 month CD	0.35% APY



Spring is Here!
Home Equity Line of Credit Special

4.25%^{*APR}

Good in
May, June and July

Check out our **NEW** website at www.medparkcu.com