



# **Updated Information**

Have you moved, changed your email, deleted your home phone, have a cell phone number we might not have??? Please keep MPCU informed of these changes. It helps to provide you with the best service, and guarantees you get accurate communication with Med Park Credit Union.









To Our Members

Have you had a great experience

## **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**

Darla Gunderson, President Paul Edman, Vice President Linda Butler, Secretary Joe Gemmill Kelly Grassel Kelly Hagen Tim Olson

#### **Credit Committee**

Jenni Senti Tina Wentz Heather Wetch

## **Supervisory Committee**

Penny Cieklinski Jennifer Clark Nikki Dornheim

#### Staff

Cheryl Malm - CEO Cindy Grohs Sandy Anderson Kenzie Vodden

## **Holiday Closings**

Memorial Day Monday, May 31



Federally insured by NCUA

# Joint Owner vs. Beneficiary

When it comes to the owners of your accounts at Med Park Credit Union, the terms joint owner and beneficiary are used but what is the difference between them?

A joint owner has equal access to the funds in the account. That means a joint owner has the right to withdraw, deposit, and manage the funds in the account. A joint owner can be a spouse, parent, child, partner, or anyone the member trusts their money with.

A beneficiary is a person, business, or charity that is entitled to receive the funds in the account after the owner(s) have passed away. The beneficiaries do not have any rights to the funds or management of the funds if the owner(s) are still alive.

The inability to access accounts after an unexpected death can take a toll on a family. Designating a joint owner and/or beneficiary helps to alleviate these issues. The funds are available sooner than going through a will or a trust.

When was the last time you looked at your accounts at MPCU to see if the joint owner or beneficiary are up to date and who you want them to be? Stop in or call Med Park today for more information regarding your account.

Whatever you want to do with your life (and loan) is fine with MPCU. Everywhere you go, someone wants to tell you what to do. Not us. With a Med Park Home Equity Loan, you can buy something special, or make someone you love really happy. The only limits? Those put there by your

imagination.

Home Equity
Line of Credit Special

3.99%

Good in May, June and July

Treat employees like they make a difference and they will!

~Unknown



No matter what accomplishments you make, somebody helps you.

~ Althea Gibson

Find Med Park Credit Union on Facebook to keep in touch with all of the upcoming events and promotions.

Find us on 👣

www.facebook.com/medparkcu

I can change no other person by direct action. I can change only myself.
When I change, others tend to change in reaction to me.
~Anonymous

#### Services

**External Transfers** MoneyPass **Share Savings Accounts Share Draft Checking Accounts** Debit Card Visa Credit Card Direct Deposit Payroll Deduction Home Equity Loans Construction Loans Signature Loans New & Used Car Loans Motor Home & RV Loans **Boat Loans** Share Pledge Loans Overdraft Protection Loans Christmas Club Accounts Vacation Club Accounts Term Share Certificates Visa Travel Money Card Money Orders Credit Insurance Online Account Access **Notary Service** Mechanical Repair Warranty NADA Vehicle Information Mortgage Referrals Visa Gift Cards Online Bill Pay

# Rates

E-Statements

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
Signature Loan	as low as 8.00% APR
Savings	0.02% APY
Checking	0.02% APY
6 month CD	0.10% APY
12 month CD	0.15% APY

