



Winter 2019

Med Park Credit Union
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Office Hours

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

Linda Butler, President
Kelly Grassel, Vice President
Darla Gunderson, Secretary
Diane Dewald
Joe Gemmill
Paul Edman
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Credit Committee

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Lynne Hoverson
Becky Robertson

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Sheila Varnson
Deb Nelson
Nikki Dornheim

Staff

Cheryl Malm - CEO
Cindy Grohs
Sandy Haugen
Kenzie Vodden

Holiday Closings

Martin Luther King Jr. Day
Monday, Jan. 21
Presidents Day
Monday, Feb. 18



Federally insured by NCUA

Happy Holidays and Congratulations



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
6.50%^{APR}

1year payback

Now through January 31, 2019

Reminders

- Your December statement will have important information you will need when filing your taxes in 2019. Hold on to it so you have it when it's needed.
- Please look at your VISA statements when you receive them and make sure the charges on your bill are correct.

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, 2019.

Money Pass ATMs

Any ATM that has MONEY PASS on it is **free** to Med Park Credit Union members.



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




FIND the time
TAKE the time
MAKE the time
 to smile, to speak a kind word,
 to recognize another person.

Life is not about being rich, being popular, or being highly educated. It is about being real, humble, and kind.

“
 In everyone’s life, at some time, our inner fire goes out. It is then burst into flame by another encounter with another human being. We should all be thankful for those people who rekindle the inner spirit.
 ~ Albert Schweitzer

Rates	
New Auto	as low as 2.75% APR
Used Auto	as low as 3.00% APR
New Recreational	as low as 3.75% APR
Used Recreational	as low as 4.00% APR
HELOC	5.25% 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	0.30% APY
12 month CD	0.45% APY



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.

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, 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 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.



Store Cards: Seldom the Better Deal



points higher than credit union credit cards.

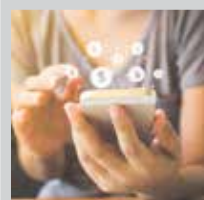
Store cards usually offer special incentives for cardholders to increase loyalty and encourage them to spend more. The average household has about 2.5 store-issued credit cards.

With offers of an additional 15% off your purchase or free merchandise, it’s tempting to apply for credit cards from your favorite retail stores. Think twice, however, before signing up. If you don’t pay the bill in full at the end of each month, you could end up paying much more than you originally would have saved.

If you plan to buy a car or house in the near future, it can hurt your chances to get a loan at a favorable rate if you have many recently opened lines of credit. It’s usually better to have one major credit card that you can use for all items you wish to charge.

That’s because interest rates on retail cards average about ten percentage

Med Park Credit Union offers a Visa credit card with a great rate. Contact us for more information!



Available at Med Park Credit Union

Online Banking ~ Mobile Banking ~ E-Statements

All services are free to our members. Sign up today!

Check out our website at www.medparkcu.com