





## Keep your December statement handy. You will need it when it comes time to do your taxes.

# **Annual Dues Info**

Annual membership dues of \$10.00 will be deducted from all savings accounts of members that are 18 and older on Jan. 1, 2020.

# **Money Pass ATMs**

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





#### **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 Eunice Nelson

### **Credit Committee**

Jenni Senti Lynne Hoverson Becky Robertson

#### **Supervisory Committee**

Penny Cieklinski Jennifer Clark Nikki Dornheim

#### Staff

Cheryl Malm - CEO Cindy Grohs Sandy Anderson Kenzie Vodden



Federally insured by NCUA

Never ignore a person who cares for you, because someday you'll realize you've lost a diamond while you were collecting stones.

A DREAM written down with a date becomes a GOAL. A GOAL broken down into steps becomes a PLAN. A PLAN backed by ACTION becomes a REALITY!



We can't always choose the music life plays for us, but we can choose how we dance to it.

#### Rates as low as 2.99% APR New Auto Used Auto as low as 3.20% APR New Recreational as low as 3.99% APR as low as 4.20% APR Used Recreational **HELOC** 5.00% APR 8.90% APR Visa Line of Credit as low as 12.00% APR 0.05% APY Savings 0.05% APY Checking 6 month CD 0.40% APY 12 month CD 0.50% APY

## How to Switch Your Bank Account to a Credit Union



Perhaps you've heard how great credit union services are, how much lower their fees are, and how they offer much better interest rates than banks. But the idea of moving your accounts from your current bank sounds daunting. Well, it's really not that hard. Follow these simple steps to switch to a credit union and start

reaping the benefits of membership:

- 1. Check out credit unions in your area. Go to https://yourmoneyfurther.com/cu-finder to help you find a credit union.
- 2. Open a new account at the credit union. You'll need a form of identification, like a driver's license, passport, or state ID, as well as provide your Social Security number, and a check or cash to deposit into the new account.
- 3. Get the products or services your new credit union offers. Sign up for a debit and/or credit card, set up their mobile banking app, etc.
- 4. Link your bank account to your credit union account. This will make transferring money easier. Most credit unions will let you do this online, but if you need help, simply call or stop in to have someone help you set this up.
- 5. Switch your direct deposit and automatic bill payments to your credit union account.
- 6. Make sure to leave enough money in your current bank account to cover any outstanding checks or automatic payments.
- 7. Once your direct deposits and automatic payments are coming and going through your credit union and the last of your bank checks have cleared, close your bank account.

Then, explore the ways your credit union can help your money go further!



# **Annual Meeting Coming Soon**

Don't forget the annual meeting will be coming soon! Start looking for our date sometime in April 2020.

Once you carry your own water, you will learn the value of every drop.

