



Winter 2022

**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](http://www.medparkcu.com)

**Board of Directors**  
Paul Edman, President  
Joe Gemmill, Vice President  
Kelly Grassel, Secretary  
Shelley Bakke  
Tim Olson  
Ron Piper  
Sheila Piper

**Credit Committee**  
Jenni Senti  
Tina Wentz  
Heather Wetch

**Supervisory Committee**  
Penny Ciekliniski  
Jennifer Clark

**Staff**  
Veronica Holweger - CEO  
Cindy Grohs  
Sandy Anderson  
Kenzie Vodden

**Holiday Closings**  
Martin Luther King Jr. Day  
Monday, January 17

President's Day  
Monday, February 21



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**

as low as **4.99%** APR  
1-year payback  
Available through Jan. 31, 2022

### 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, 2022.

### Scam Alert

Do not respond to any emails that have to do with your credit union accounts. DELETE these emails. They are a scam.

### To all the nurses...



Med Park Credit Union wants you to know we admire and look up to you. You

are awesome and seriously hold one of the greatest titles on Earth. **Thank you for everything you do.**

### Electronic Services



MPCU offers Online Banking, Electronic Bill Payment, Mobile Banking, E-Statements and **now E-Signature for loans.**



All services are free to our members.



Call if assistance is needed or you have questions.



### SPOT your number game!!!

If you find your account number in this newsletter - call us at 780-5733. You could win \$40. If no winner comes forward, the amount will go up \$10 with each newsletter!

## 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  
E-Statements

## Rates

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



## A note from Cheryl...

To the Staff and Members of Med Park Credit Union,

As many of you already know, December 31, 2021, was my last day as CEO of MPCU. I am now officially retired. I would like to thank the exceptional staff that I was fortunate enough to work with for their support, their humor, and their friendship. I can honestly say they are the best group of ladies I have been blessed to work with over my 25 years at Med Park Credit Union. I want to thank the members, as you have been an absolute pleasure to work with over the years. I also want to thank the many wonderful volunteers that have given their time and support to improve the credit union. Everyone has made Med Park a better place.

I read something years ago that stuck with me.

“Your smile is your logo, your personality is your business card, how you leave others feeling after an experience with you becomes your trademark.”

Thanks everyone for 25 exceptional years.

*Cheryl Malm*

## Thank you, thank you!



A special thank you to all members who attended our **Virtual Annual Meeting** on Thursday, Oct. 14. We had over 50 members participate via Zoom. Congratulations to the winners of our giveaways: Andy Wirkus, Armando Moronez, Beth Seeba, Brenda McCauley, Cheryl Klamm, Darla Gunderson, Elaine Grenier, Heather Wetch,

James Bailey, Jeanette Roth, Joe Gemmill, June Roseen, Kelly Clark, Kelly Grassel, Ken Gaulke, Kristine Weberg, Linda Butler, Lindsey Fayette, Michelle Trebil, Penny Ciekliniski, Ron Cole, Ron Piper and Shelley Bakke. Due to COVID-19, we were unable to have our in-person meeting that we usually have in April. We want to thank you all for your support in attending and participating.

Note to self: When things feel overwhelming, remember one thought at a time, one task at a time, one day at a time.

“

Focus on the step in front of you, not the whole staircase.

*When you see something beautiful in someone, tell them. It may take seconds to say, but for them, it could last a lifetime.*

