



Fall 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

*(at time of printing)*  
Paul Edman, President  
Kelly Grassel, Secretary  
Shelley Bakke  
Terra Nuelle  
Tim Olson  
Ron Piper  
Sheila Piper

### Credit Committee

*(at time of printing)*  
Jenni Senti  
Tina Wentz  
Heather Wetch

### Supervisory Committee

*(at time of printing)*  
Penny Ciekliniski  
Andrew Wirkus

### Staff

Veronica Holweger - CEO  
Sandy Anderson  
Kenzie Vodden  
Maddie Reding

## Celebrate International Credit Union Day With Us

On October 20, 2022, Med Park Credit Union will join over 56,000 credit unions around the world to celebrate International Credit Union (ICU) Day®. The theme of ICU Day 2022 is "Empower Your Financial Future with a Credit Union."

**EMPOWER**  
YOUR FINANCIAL FUTURE  
WITH A CREDIT UNION™

ICU Day highlights the many ways that credit unions across the world help members improve their financial health and well-being. Credit unions were built on the principle of "people helping people." We've seen that philosophy in action for more than 100 years, with credit unions providing access to affordable financial products and striving to meet the needs of underserved communities.

Med Park Credit Union is honored to be a part of this proud tradition. We invite both members and nonmembers to visit the credit union on October 20th and celebrate. Treats will be served (while supplies last).

## Pick a Pumpkin

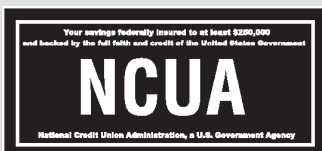


Finance your new or used vehicle with Med Park Credit Union in October and pick a pumpkin to lower your interest rate. The pumpkins contain .10% - 1.00% off the interest rate. How low will the rate go? Pick a pumpkin and see. Loan must be disbursed by October 31, 2022.

## Win a Gift Basket



Use the credit union's services for a chance to win a gift basket. In November, sign up for e-statements, a debit card, or like our Facebook page and enter your name in a drawing for prizes. If you already use these services, you are eligible for the drawing. No purchase necessary.



Federally insured by NCUA



Thanks to those who attended Med Park Credit Union's Annual Meeting. We appreciate our members!

## 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 3.25% APR
Used Auto	as low as 3.75% APR
New Recreational	as low as 4.25% APR
Used Recreational	as low as 4.75% APR
HELOC	Contact MPCU
Visa	8.90% APR
Line of Credit	as low as 12.00% APR
Signature Loan	as low as 8.00% APR
Savings	0.05% APY
Checking	0.05% APY
6 month CD	0.15% APY
12 month CD	0.20% APY



## Holiday Skip-A-Payment Coupon

Keep your cash for holiday purchases by skipping a month's loan payments with Med Park Credit Union. Loan payments can be skipped in November, December, or January. The fee is \$50 for a monthly payment or \$25 per biweekly loan payment. If the loan payment is made by payroll deduction, the amount of the payment will be posted to the savings or checking account. Not available on Visa or home equity loans.

Account Number: \_\_\_\_\_

Member Signature: \_\_\_\_\_ Date: \_\_\_\_\_

By signing above, I authorize Med Park Credit Union to extend my final loan payment by one month. Interest will accrue during the month my loan payment is skipped.



## SPOT your number game!!!

If you find your account number in this newsletter - call us at 780-5733. You could win \$70. If no winner comes forward, the amount will go up \$10 with each newsletter!



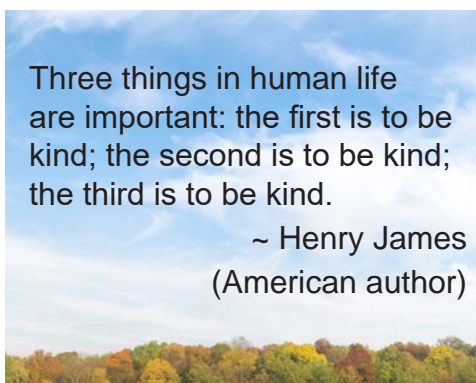
### Christmas Club Accounts

Christmas Club funds will be transferred into the primary savings account on October 14, 2022.



## We are closed:

**Monday, October 10**  
Columbus Day  
**Friday, November 11**  
Veteran's Day  
**Thursday, November 24**  
Thanksgiving  
**Friday, December 23**  
Closing at noon  
**Monday, December 26**  
Christmas Day (observed)  
**Friday, December 30**  
Closing at 3:00 pm  
**Monday, January 2**  
New Year's Day (observed)



Three things in human life are important: the first is to be kind; the second is to be kind; the third is to be kind.

~ Henry James  
(American author)