

RIVERFORK TIMES FALL 2007

Skip a payment on your loan and get the extra cash you need for the Holidays!

To make your holidays a little brighter, we would like to extend to you the gift of a payment vacation. With the Holiday Skip-A-Payment program, we're giving you the option to skip a payment on your consumer loan; or if you have several consumer loans you can skip a payment on each one (**excluding real estate, business and credit card loans**).

Stop by the credit union for more details!

Thank You!!!

To everyone who helped us with our Northwood relief bake sale. With your help, we raised \$3,244.00 with 100% of the donations given to the residents of Northwood.

Change Notice Regarding Receipts for Small Dollar Transaction

The Federal rule giving consumers the right to receive a receipt when using a card and/or code at an ATM or point-of-sale terminal, as applicable, has changed and is affecting industry practices regarding the issuance of receipts. Effective immediately, the terminal transfers paragraph in the electronic funds transfer disclosure and/or cardholder agreement provided to you is amended to read as follows:

* **Terminal transfers.** You can get a receipt at the time you make a transfer to or from your account using an automated teller machine or point-of-sale terminal. However, you may not get a receipt if the amount of the transfer is \$15 or less.

Your continued use of the card and/or code acknowledges acceptance of these amended account terms.

Holiday Closing

November 12, 2007

Veteran's Day

November 22, 2007

Thanksgiving

December 25, 2007

Christmas Day

January 1, 2008

New Year's Day

Christmas Club checks will be sent Thursday, October 18, 2007.