## Get a Jump on College Costs

Plan to go to college? These smart strategies will help you cut the high cost. Shop around, you needn't go to an expensive out of state school to get a good education. The school near home might be the best choice. Earn part of your degree at a community college. By getting an associate degree, you'll spend a lot less on tuition and books while covering the basic requirements to continue at a four year school, credits generally transfer. Take summer courses at inexpensive, nearby schools, just make sure you can transfer credits. Work a few years first. Rather than depend totally on students loans, grants, and a part-time jobs during college, earn some of your tuition before going to school. Within a few years, you can save a good portion of the cost and have a lot less debt afterwards.

Come have lunch with us!
We'll be outside the credit union
May 8th & 9th from 11am-2pm
BBQ to benefit Relay for Life!
Your donations are welcome!!
Relay for Life
May 30, 2008
University Park

## Money Trouble?

If you're behind in paying your bills, don't despair. Your credit union can help with money troubles. It's especially important to contact us if you can't pay back a loan. Don't ignore the problem. Instead, call the credit union and explain why you're delinquent. Perhaps you can lower the payments and pay the loan over a longer period of time. At the same time, you can get some tips on good money management. By being straight with your credit union, you come out ahead. The next time you need credit, you'll be more likely to get it. If you don't try to make good on your loan, you'll lose a valuable source of credit. Other lenders, if they do give you money, will charge more. If you need help, get it from Riverfork Federal Credit Union. We want to help you solve your money problems.

Holiday Closing Monday, May 26, 2008 Memorial Day

Bake Sale
April 17th & 18th
in Riverfork's lobby
All proceeds benefit
Relay for Life

## The Most Flexible Checking Account is Plastic

With the Instant Cash and Check card, you can carry all the resources of your checking account where ever you go, without carrying a checkbook.

You can use your Instant Cash and Check card to get or make purchases. When you make a purchase with your card, the amount is automatically deducted from your checking account. The Visa symbol on the card means you can use it where ever Visa is accepted, more than 12 million merchants worldwide. And the Instant Cash and Check card also serves as your cash card with access to over 220,000 ATMs.

Come in today to apply for your new Instant Cash and Check card. It's the one card to carry for convenience, acceptance, and simplicity. The Instant Cash and Check card is now available without a monthly fee!