

COME CELEBRATE THE BIG 50 !!!

Monday, January 26, 2009

Eagles Club, East Grand Forks 6:00p.m.

Tickets \$5.00 each

Riverfork Federal Credit Union turns 50 this year. Come celebrate with us at our Annual Meeting. There will be an election of officers for the Board of Directors and Credit Committee. We will be giving out \$1,000.00 in door prizes, good food and a fun time for everyone. Be a part of Riverfork Federal Credit Union's future, attend the Annual Meeting!

Riverfork Federal Credit Union Needs You!

Volunteers are needed to serve on the Board of Directors and Credit Committee. You must be a member of Riverfork Federal Credit Union and have an interest or experience in finance, accounting, or marketing. For more information please contact Veronica at the credit union.

What should you do with your tax refund?

If you're expecting a tax refund check, there are a number of things you can do with that money. Here are a few suggestions:

- *Use it as a down payment on a new car.
- *Build your rainy day fund for inevitable budget challenges.
- *Open up an IRA or a CD.
- *Add it to the fund you're building for a down payment on a house.

Apply it to a mortgage or another loan. However you choose to invest your tax refund check, remember that Riverfork Federal Credit Union can help you out.

Tired of paying bills? Let your Credit Union do it for you.

Okay, so the credit union can't actually supply the funds to pay your bills, but it can eliminate the stress and time associated with doing so. The service is called Electronic Bill Payment and it makes paying bills simple and convenient. For more information or to sign up, contact the credit union. If you sign up in the month of January, we will waive the monthly processing fee.

4.00%*APR for 60 Months

Are you looking to purchase a new automobile? Take advantage of Riverfork's new automobile loan rate of 4.00%*APR with a 60 month term. This is a limited time offer so contact the credit union today.

*Rate is based on the credit history of the applicant.

March to Riverfork and open an IRA Account

Did you know that Riverfork Federal Credit Union offers fixed IRA rates? If your CPA has determined that you qualify for a tax deduction, or your 401K, IRA,

or KEOGH account is not performing well in the current stock market, come in and see us about opening a new IRA or rolling over a portion or all of your 401K money into one.

Bake Sale

There will be a bake sale in Riverfork's lobby on February 6, 2009 and March 20, 2009. All Proceeds benefit American Cancer Society's Relay for Life.

Holiday Closing

January 1, 2009

New Year's Day

January 19, 2009

Martin Luther King Jr. Day

February 16, 2009

President's Day