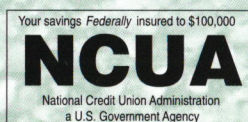


Membership Services

- ❖ Share/Savings Accounts
- ❖ Share Draft/Checking Accounts
- ❖ Share Certificates
- ❖ Visa Credit Card
- ❖ Instant Cash and Check Card
- ❖ Club Accounts
 - ~ *Christmas*
 - ~ *Pee Wee Penguin*
 - ~ *Tomorrow's Leader Today (TLT)*
- ❖ Credit Union Connect
 - ~ *Internet Transactions*
- ❖ Individual Retirement Accounts
 - ~ *Traditional*
 - ~ *Roth*
 - ~ *Education*
- ❖ Electronic Bill Pay



Loans

- ❖ New/Used Auto Loans
- ❖ New/Used Recreational Vehicle Loans
- ❖ New/Used Boat Loans
- ❖ Home Equity Loans
- ❖ Signature/Unsecured Loans
- ❖ Vacation Loans
- ❖ Overdraft Protection



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FEDERAL CREDIT UNION
"People Helping People"

Other Services

- ❖ Drive-Up Window
- ❖ Night Depository
- ❖ Direct Deposit
- ❖ Payroll Deduction
- ❖ Traveler's Checks
- ❖ Money Orders
- ❖ Credit Life Insurance
- ❖ Credit Disability Insurance
- ❖ Members Direct Insurance
 - ~ *Auto* ~ *Home*
- ❖ Coin Machine Service
- ❖ Photocopy Service
- ❖ Fax Machine Service
- ❖ NADA Used Car Books
- ❖ Wire Transfer In/Out
- ❖ Community Events
- ❖ Savings Bonds
- ❖ Member's Choice Autocare
 - ~ *Extended Warranties*

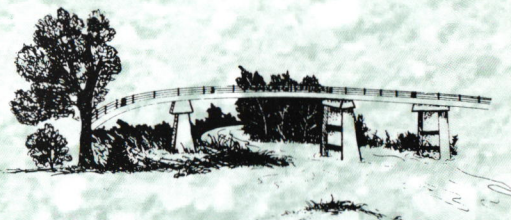
What is a Credit Union?

A *credit union* is a cooperative, not-for-profit financial institution chartered by the state or federal government. It is owned and controlled by its members, and organized to promote thrift and provide credit to those who belong. Credit unions only serve members in the fields of membership - usually associations, employee groups, or communities - named in their charters. As not-for-profit financial service cooperatives, credit unions return earnings to their members in higher saving rates, better services, and lower borrowing rates.

A *bank* is a financial institution, chartered by the state or federal government, which accepts deposits and makes loans for a profit, serving corporations as well as individuals.

A *savings and loan* is a state or federally chartered financial institution in business to accept deposits and make loans, primarily first and second mortgages, at a profit.

Both banks and savings and loans are owned by groups of stockholders whose main interest is to earn a healthy return on their investments. In contrast, *credit unions* exist to serve their member-owners, the people who save and borrow there.



RIVERFORK FEDERAL CREDIT UNION

**711 North Washington Street • Suit 101
Grand Forks, North Dakota 58203**

Phone: (701) 775-0593

Fax: (701) 780-9545

www.riverforkfcu.com

Office Hours:

Monday through Friday

8:30 a.m. to 5:30 p.m.

Saturday Drive Up Window

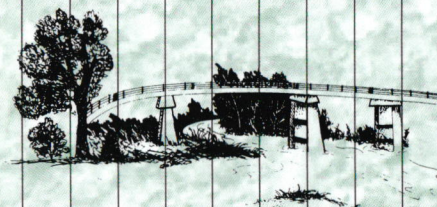
9:00 a.m. to 12:00 p.m.



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