

Green River Area

Federal Credit Union

River Review

Winter 2024



Main Office

3000 Highway 144
Owensboro, KY 42303
(270) 926-0210

Henderson Branch Office

902 Second Street
Henderson, KY 42420
(270) 826-0927

Hours

Monday - Thursday
8:30 a.m. - 4:30 p.m.
Friday
8:30 a.m. - 5:00 p.m.

Owensboro Health Muhlenberg Community Hospital

440 Hopkinsville Street
Greenville, KY 42345
(270) 377-5157

This location is open Tuesday, Thursday and every other Friday only during our regular business hours.

greenriverafcu.com

Holiday Closings

Martin Luther King Jr. Day
Monday, January 15

Presidents Day
Monday, February 19



Federally Insured By NCUA

CEO's Message

Happy New Year!



The new year is a new beginning and a great time to take inventory of your finances and make goals for the year ahead. Maybe you want to save for a special vacation, college expenses, or even for a down payment on a new home. Or, maybe you just want to get organized and keep better track of where your money is going.

From many savings options like our Christmas Club, IRAs and Certificates, to services like our Mobile App, we have what you need to help make those financial goals a little bit easier to achieve. I encourage you to take the time to make a budget and make this the year that you get your finances in shape.

Visit our web site, www.greenriverafcu.com, and you will find all the services we offer and ways we can help you and your family members. Your Credit Union was founded on "people helping people" and we stand true to that in the services we offer and how we treat our members. Here, you are not just a number...you are family.

Make sure to like us on Facebook and stay in touch. We look forward to serving you, your family and our community in the year ahead.

- Bob Clark, CEO

Refinancing an auto loan, from another lender, might lower your monthly payment and save you money!

If you have a loan at another lender, it may be costing you way more than it should. You owe it to yourself to see how much money you could save and how much you might be able to lower your monthly payment with an auto loan refinance at GRAFCU.

- **Money-Saving Rates**
- **Terms Up To 84 Months**
- **Pre-Approval**
- **Fast Applications**
- **Payments that fit your budget**

Apply in person at one of our locations, and online at our web site www.greenriverafcu.com

New Bill Pay service coming soon to the Mobile App. Watch for details!

Start Saving Now For The Holidays

A Christmas Club account is a great way to make sure you'll have the money you need when the holidays arrive. If you don't have an account, open one now and start saving. The money in your account will accumulate throughout the year as it earns dividends. You can make deposits easily through payroll deduction, in person or by mail. Call us, or stop by your branch today to open an account.

Save On The High Cost Of Returned Items

An Overdraft to your checking account can happen to anyone. It can be as simple as you forget to record an ATM withdrawal in your check register and then you write a check thinking you have the funds to cover it. That could end up being a costly mistake, especially at other financial institutions that charge big overdraft fees.

One of the benefits to our checking account is our new Overdraft Service. It can help you avoid some of the costs that occur when an item is returned for insufficient funds.

- New checking accounts receive a \$100 Introductory Overdraft Privilege limit at account opening.
- Overdraft Privilege limits up to \$500 are granted to eligible checking accounts opened for at least 30 days in good standing.
- Overdraft Privilege Standard Coverage and Extended Coverage are available.

Please call or stop by your branch today to learn more about Overdraft coverage and how to opt in to the extended coverage.

Download Our New Mobile App



Stay connected to your accounts 24/7 with our new Mobile App!

- **Check Account Balances**
- **Find Out What Transactions Have Cleared**
- **Make Transfers**
- **24/7 Access With Your Mobile Device**

Visit your App store to download our New Mobile App. Or for a quick link, scan the code below with the camera on your smartphone or mobile device.

Scan this code for Android

Scan this code for iPhone



E-Statements: The Smart, Safe Choice For Receiving Your Statement

The fastest way to get your Credit Union statement is to sign up for E-Statements. Plus, E-Statements gives you added protection and security from having your statements stolen from your mailbox.

With E-Statements you can print and view your statement anytime you want. No more waiting on the mail. It is faster and more secure than paper statement delivery. Plus, less paper is better for the environment. It's easy to sign up today!

YOU DESERVE A BETTER CREDIT CARD

Our Credit Card Offers You...

- 1.99% Introductory Rate for 6 Months
- No Annual Fee
- Low Rates on Everyday Purchases
- No Balance Transfer Fee
- ScoreCard® Rewards
- 24/7 Fraud Protection
- For more information call 1-888-415-6154



To apply, visit us at <http://mycucard.com>

*1.99%APY introductory rate available for six months. After that time rate reverts to your normal rate. Must meet credit requirements.

