

Green River Area

Federal Credit Union

River Review

Fall 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.

[greenriverfcu.com](https://www.greenriverfcu.com)

Holiday Closings

- Columbus Day - October 14
- Veterans Day - November 11
 - Thanksgiving
- November 28 and 29
- Christmas Eve - close at Noon Dec. 24
 - Christmas Day - December 25
- New Year's Day - January 1, 2025



Federally Insured By NCUA

Coming Soon... Debit Card Controls

Exciting card management and spend tracking features coming to mobile banking!

We are excited to announce that soon you will have greater control over your debit card, allowing you to set limits, receive transaction alerts, track your spending, turn your card off when lost or stolen and more!

Keep watching for announcements on our Facebook page and in our branches about when this exciting new service will soon be available. If you have not already downloaded our mobile app we encourage you do so by going to Google Play or a Apple App Store. Note this service requires that you also establish an online banking account with us. Please visit our website at www.greenriverfcu.com to get started.



Christmas Club Accounts

We have traditionally mailed out checks to all Christmas Club account holders the first week of November. Many of you would simply bring those checks back to the credit union to be redeposited into your account. **Starting now, we will no longer automatically mail those checks. The funds you have in your Christmas Club account will remain in the account unless you call us or stop by one of our branches and ask that they be sent or transferred to another account.** This will save our members and staff a lot of time and money that can better be used to serve each of you.

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.



Annual Meeting - Wed. Oct. 16

Our annual meeting will be held this year on October 16, 2024. It will again be held at the **KC Hall located at 3540 E 10th St., Owensboro KY**. The meeting will begin at 5:30pm and will be catered by Moonlite BBQ. Please mark your calendars to join us for an informative update on how your credit union has performed over the past year. We will also be drawing for prizes. You do not have to be present to win. Please complete the drawing slip below and drop it off at one of our branches before the meeting date.

Enter Me In The Annual Meeting Prize Drawings!

Name: _____ Phone: _____

Return form to any of our office locations before the Annual Meeting on Oct. 16 to enter.

Download Our Mobile App

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



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

Scan this code for Android



Scan this code for iPhone



Mortgage Loans

Whether you are a first-time home buyer, ready to purchase your forever home, or interested in refinancing your current home, be sure to let us help you with the financing. Buying or refinancing a home is a big decision. We can help make the process easier and less stressful for you.

CEO's Message



Fall is here! For you that may mean football games with friends and family, gathering around a backyard bonfire for smores, or looking ahead to the holidays. Before you know it, it will be time for Christmas shopping, family dinners and special events. While there's much to look forward to, I know this time of year can also be stressful for many of us. Please know we want to do everything we can to help make your holiday season merry and bright. Whether you need extra cash for holiday expenses or are looking for a unique gift, we've got you covered. We offer low rates on loans and you can even start planning for next year's holiday expenses with a Christmas Club Account. Plus, Credit Union membership is a gift that will last a lifetime. Once your family members and friends join they can take advantage of all the great services you currently enjoy such as high-yielding savings options, lower rates on loans, many electronic services and much more.

Speaking of family...that's what you are to us here at Green River Area Federal Credit Union. As a member, you are part of our special family and we work hard to offer you the best financial products and services available. We are people like you and we understand the challenges you face everyday trying to manage your finances and make ends meet.

Thank you for all your support. I wish you all a very happy and safe holiday season!

- Bob Clark

Update On ATM

Many of you have noticed our ATM in Owensboro has been out of operation for quite some time. We made a decision to replace the older, non-reliable machine with a newer, more state-of-the-art machine. This change resulted in some IT challenges that were unforeseen. We are working hard to get this new machine online so that you can again enjoy the convenience of having access to cash 24/7. Another part of this upgrade included adding a brand new machine at our Henderson branch. Our members have been asking for this for a long time and we are finally able to provide this much needed service. Thank you for your patience. We know in the end both machines will allow us to provide a much higher level of service to our members and non-members alike.

Auto Loans!

Thinking about buying a new or used car or truck? You owe it to yourself to make sure and check out financing at GRAFCU. We have some of the lowest rates around and that means a huge savings for you. Plus, we work hard to get your loan processed fast and with a payment that fits your budget.

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

