

# Green River Area

Federal Credit Union

## River Review

Winter 2026

**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  
January 19
- Presidents' Day  
February 16



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# Take Control Of Your Finances In 2026

## Refinance And Save On Your Auto Loan From Another Financial Institution

Paying too much for your auto loan at another financial institution? 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

**Apply Today!**



## Affordable 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.

## We're Here For All Your Lending Needs!

## Contactless Debit Cards

*Attention members with a checking account and debit card: Contactless debit cards available!*

Contactless cards offer a faster, more convenient, and potentially more hygienic payment experience, all while maintaining the security of traditional chip cards. They allow for quick tap-to-pay transactions, eliminating the need to insert or swipe cards, and can minimize contact with payment terminals. If you don't have your checking account with us, now is a good time to make the switch. These improved features with our debit cards along with a very user-friendly online banking experience, mobile banking and a very robust bill payment system make it worth the look!



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# 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**



## 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!

## CEO's Message

The start of a new year is often a time for making resolutions and getting in shape - it's also the perfect time to take a closer look at your finances. Whether you spent a little too much this past holiday season or are interested in saving money on your auto loan from another financial institution, taking inventory of your finances is the place to start.



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 and better organized. If you need help making a budget or even help getting out of debt, give us a call. We will be happy to sit down with you and take a look at your financial situation.

Visit our web site, [www.greenriverafcu.com](http://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

## Now is a great time to share Credit Union membership with your friends and family!

Did you know Green River Area Federal Credit Union is now a community based credit union. The following groups are now eligible to join our credit union: persons who live, worship, work (or regularly conduct business in), or attend school in, and businesses and other legal entities located in Butler, Daviess, Hancock, Henderson, Hopkins, McLean, Muhlenberg, Ohio, Union, or Webster Counties in Kentucky.



## Plan Ahead Now And Take The Stress Out Of 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.