

# RIVERFORK TIMES FALL 2007

## **Skip a payment on your loan and get the extra cash you need for the Holidays!**

To make your holidays a little brighter, we would like to extend to you the gift of a payment vacation. With the Holiday Skip-A-Payment program, we're giving you the option to skip a payment on your consumer loan; or if you have several consumer loans you can skip a payment on each one (**excluding real estate, business and credit card loans**).

**Stop by the credit union for more details!**

## **Thank You!!!**

To everyone who helped us with our Northwood relief bake sale. With your help, we raised \$3,244.00 with 100% of the donations given to the residents of Northwood.

## **Change Notice Regarding Receipts for Small Dollar Transaction**

The Federal rule giving consumers the right to receive a receipt when using a card and/or code at an ATM or point-of-sale terminal, as applicable, has changed and is affecting industry practices regarding the issuance of receipts. Effective immediately, the terminal transfers paragraph in the electronic funds transfer disclosure and/or cardholder agreement provided to you is amended to read as follows:

\* **Terminal transfers.** You can get a receipt at the time you make a transfer to or from your account using an automated teller machine or point-of-sale terminal. However, you may not get a receipt if the amount of the transfer is \$15 or less.

Your continued use of the card and/or code acknowledges acceptance of these amended account terms.

### **Holiday Closing**

November 12, 2007

Veteran's Day

November 22, 2007

Thanksgiving

December 25, 2007

Christmas Day

January 1, 2008

New Year's Day

**Christmas Club checks will be sent Thursday, October 18, 2007.**