



## **A Message From Tanya East River FCU's President/CEO**

Hello Members,

This past October 12th marked our 68th anniversary from the day we were founded thanks to the vision of several early members who pooled their resources to create our Credit Union. Today, we are a healthy, growing, stable financial institution committed to the success and financial well-being of our members and our community.

Throughout this year we continued to help our members and communities thrive by providing the products, services, and support our members and local causes need to be successful. I have great appreciation for our members, staff, and volunteers – and am excited to welcome our newest volunteers to our Board of Directors whom you can read more about in the Annual Meeting article below.

As we look ahead to 2025, I'm excited to share that we will undergo a big project that will not only allow us to operate the Credit Union in a more efficient manner, but be better able to serve you, our members in a more timely manner with more tools and resources at our fingertips – as well as improved digital services! This project will be the conversion of our core data processing system estimated to be completed in March 2025.

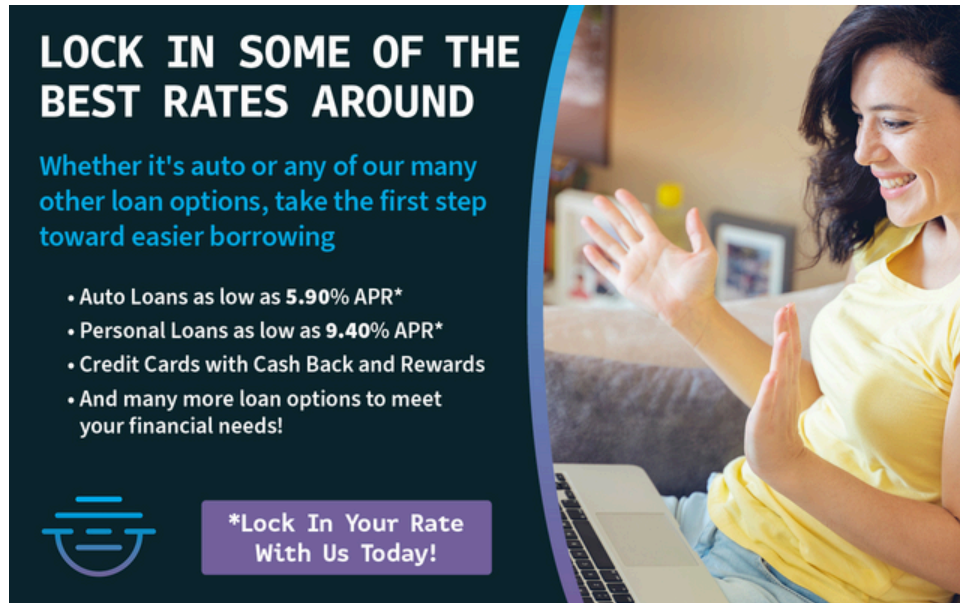
proceeds leading up to the switch, ensuring members have the details and direction they will need to update any services they participate in to the newest versions.

As I sign off, I would like to sincerely thank everyone who plays a role in making East River Federal Credit Union the safe, sound, secure financial institution it is today, and has been for 68 years.

To Building More Success Stories Together,

Tanya & Your East River FCU Team


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## Welcoming New Board Members & Annual Meeting Recap



A big thank you to everyone who joined us at our **67th Annual Meeting!**

It was wonderful to see so many members as we enjoyed great food and conversation. We're excited to welcome **Jason Martin** and **Kelli Brown** as our **newest Board Members**, and we extend our heartfelt thanks to Jeff Nelson and Randy Hoffman for their dedicated service to our Credit Union.

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In other news, the \$500 giveaway winner was not present, so this amount will roll over to next year's Annual Meeting drawing—doubling the prize!

Thank you to all our members, volunteers, and community for 67 amazing years. We look forward to many more together!

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## It's That Time Of Year — Holiday Scams Are Upon Us

*Source: The Better Business Bureau;  
September 18, 2024*

When shopping or donating this holiday season, watch out for schemes trying to swipe your cash or steal your personal information.

You can avoid most of the scams on this by taking a few simple precautions. Always exercise caution with social media ads promoting discounted items, holiday events, job opportunities, and donation requests, as well as direct messages from strangers. If you are asked to make a payment or donation by wire transfer, through a third party, or by prepaid debit or gift card, treat it as a red flag.

[Click here to learn more so you can be mindful of these scams that could cut into your holiday cheer.](#)



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## Support the 15x15 Challenge and Win \$500!



Take the  
**15x15**  
Challenge!

East River Federal Credit Union is proud to sponsor the Interlakes Area United Way's 2024 15x15 Challenge. By pledging just \$15 a month, you'll be entered for a chance to win a \$500 Visa gift card, donated by ERFCU. Your contribution helps fund essential community programs.

Pledge by November 15 to qualify! Visit [interlakesunitedway.org](https://interlakesunitedway.org) to learn more or request a pledge form.

## Upcoming Holiday Closures

**We Will Be Closed in Observance of The Following Holidays:**

**Veterans Day** Monday, November 11, 2024

**Thanksgiving Day** Thursday, November 28, 2024

**Christmas Eve** Tuesday, December 24, 2024, at noon/12:00pm

**Christmas Day** Wednesday, December 25, 2024

**New Year's Day** Wednesday, January 1, 2025

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