



Rates as low as **2.99%** FOR UP TO APR 84 MONTHS*
CARS, TRUCKS, SUVs, CAMPERs, BOATs, RVs, MOTORCYCLES, ATVs, WATERCRAFT & SNOWMOBILES



PLUS GET 0.25% OFF YOUR APR, ASK US HOW*!



FUEL YOUR SUMMER ADVENTURE



KEEP YOUR TANK AS FULL AS YOUR SUMMER!
Complete your loan with us before July 30, and be entered to win free gas for a year**!



Buy new, buy used or refinance from another bank!



Apply today and get pre-approved at eastriverfcu.com

*Annual percentage rate for those who qualify, 84 month maximum term, minimum of \$10,000. Offer is good on 2015 models and newer. Not valid on existing ERFUCU loans. Rate discount of 0.25% APR contingent upon acquiring at least two products of the following: Guaranteed Asset Protection, Mechanical Breakdown Insurance, Credit Life or Credit Disability along with enrolling in automatic payments. Cancellation of coverage will reinstate the full rate. **Year of gas will be paid to the winner via \$60 gift card each month for 12 months for a total of \$720 dollars. Auto or RV loan must be completed and disbursed by July 30, 2021 11:59:59 PM CDT to qualify. See website for complete disclaimer.



East River
FEDERAL CREDIT UNION



ERFCU receives four DakCU Awards



Trasi Smith, VP of Operations from East River FCU accepts awards from Jeff Olson, DakCU President/CEO

East River Federal Credit Union was recently awarded four awards from the Dakota Credit Union Association (DakCU) during the DakCU Awards Banquet in Fargo, ND.

ERFCU received **the CU Social Good Award, the Dora Maxwell Social Responsibility Community Service Award, the Desjardins Leadership in Youth Financial Education Award, and the Marketing and Communications Award.** These awards were given in each asset category to credit unions from North and South Dakota.

ERFCU was also the first place recipient of the national Credit Union National Association's Dora Maxwell Social Responsibility Community Service award and honorable mention for the national Credit Union National Association's Desjardins award for financial literacy.



More money might be coming to your family
As a part of the American Rescue Plan Act, eligible families will start receiving monthly

payments from the federal government on July 15 through December of 2021. According to the Federal Trade Commission (FTC), the Internal Revenue Service (IRS) will send these monthly payments directly to people through direct deposit, paper checks or debit cards. See our website for more information and FAQs.

[Learn more](#)



Want to improve your finances and credit score?

Give our partner, GreenPath Financial Wellness, a call today!

Call 877-337-3399 for FREE, confidential financial counseling



Proud to support
Madison & Howard
Volunteer Fire
Departments!



ERFCU employees donate to local fire departments

Employees at East River Federal Credit Union donated a total of \$858 to the Madison Volunteer Fire Department and the Howard Volunteer Fire Department. Credit union employees give money to wear jeans on Fridays throughout the year, and then vote to determine which organization will be the recipient of those funds.

Each fire department was awarded \$429 which will be used for a variety of equipment needs. The Madison department plans to use the money to help purchase hoses, nozzles, personal protective equipment (PPE), and rescue equipment used in vehicle extractions. The Howard department will use the money to help upgrade their new grass rig, specifically to purchase tools like axes, shovels, brooms, rakes and rescue tools.

Life is not a spectator sport.

Skip a payment and get out there!



You can skip a payment on
your ERFCU loan this summer.
Ask us how!

*Only valid on loans originated 120 days prior. Only one skip-a-pay will be granted per loan during the program period. Must be in good standing with all loans current (less than 10 days past due at any time during the past 12 months). \$30 servicing per skipped loan. See a CU representative or website for full details.

HOW DO
I REFINANCE?



Bonus Content

Check out this article on why you would refinance your loan and what information you need.

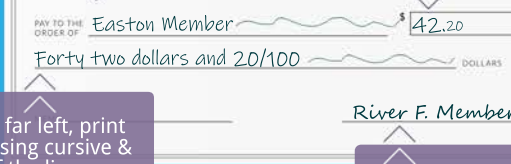
Access Content

FORGE-PROOF TIPS FOR CHECKS

Protecting yourself from fraud involves a little extra attention when you're writing checks! While using direct deposit and bill pay is the best way to protect yourself, sometimes you do need to write a check. Check out these tips to help you stay safe!

Leave no extra room in the "Pay to the order of" line. Start on the far left & use a wavy line to fill in the rest.

Close the space between numeric amounts. Start on the far left, leave no space between dollars & cents, & vary the size of the numerals.



Start on the far left, print instead of using cursive & fill to end of the line.

Never pre-sign a check!

>> Always keep your checks and carbon copies in a safe place!



Use online services to make your life easier!

ERFCU offers you, our member, online services that can help make your finances less time consuming. They are free and available to you 24/7!

- ◆ **Online Banking** - check balances and account activity, transfer funds, schedule recurring transfers, receive statements, link your accounts, send secure messages and much more.
- ◆ **Bill Pay** - Pay all your bills online in one place. One-time or recurring payments, no mailing your payments or setting up accounts for each place you need to pay!
- ◆ **Popmoney** - Send and receive money, no checks or cash.
- ◆ **Money Manager** - Manage your finances and budgeting easily, even accounts with other financial institutions.
- ◆ **Mobile App** - Easily check balances, transfer funds and deposit checks on your phone.