

Green River Area Federal Credit Union

www.greenriverafcu.com

River Review

April 2022



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, 1st Floor
Greenville, KY 42345
(270) 377-5157

This location open Tues. & Thurs.,
and every other Friday only during
our regular business hours.

Holiday Closings

- **Memorial Day**
Monday, May 30
- **Independence day**
Monday, July 4



Federally Insured By NCUA

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Save Money On Your Auto Purchase!

Whether you are thinking about a new or used car, or want to save money on a vehicle loan you have financed at another lender, we can help.

Pre-Approval

One thing you can do to make sure you get the best deal possible is to get pre-approved at your Credit Union. Pre-approval gives you more buying power, because you already know you have the money you need when you are negotiating the price of the car. It will save you time and can help you get the price you want to pay...and of course a monthly payment that fits your budget.

Have A Loan Somewhere Else?

Maybe you have a loan at another lender that is costing you way more than it should. What may have seemed like a good deal, now has you strapped with a high monthly payment and way too much in interest. You owe it to yourself to see how much money you could save and how much you might be able to lower your monthly payment with an auto loan refinance at GRAFCU.

- **Money-Saving Rates**
- **Terms Up To 72 Months**
- **Pre-Approval**
- **Fast Applications**
- **Payments that fit your budget**

Refinancing your auto loan, from another lender, at GRAFCU might lower your monthly payment!

*Annual Percentage Rate. Effective January 1, 2022 and subject to change. 60 month term. Must meet credit requirements. Available on new 2020-2022 models. Does not apply to refinancing of existing GRAFCU loans. Payment example: \$10,000 loan financed at 2.50%APR with a 60 month term has a monthly payment of \$178.

2.50% as low as
APR*

**Apply
Today!**

Take Visa On Vacation

Summer is around the corner. Make sure you are ready for vacation with your GRAFCU Visa Card. You can use your card worldwide for travel, shopping and cash. And it's perfect for online shopping too. Access your credit card online to monitor transactions, view statements and make payments, too. Call us today to apply!

- **No Annual Fee**
- **No Balance Transfer Fee**
- **ScoreCard® Rewards**
- **24/7 Fraud Protection**

NOTE: The conversion to the new processor has been postponed until this summer. Thank you for your patience as we make changes that will enhance your credit union experience. Let us know if you have any questions. Making the switch may require us to have a few temporary interruptions in service. Make sure to watch our web site for any updates.

Stay connected...Like us on Facebook and visit our
web site www.greenriverafcu.com



Mortgage Loans Available!



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 offer 30-year Mortgage Loans with as little as 0% down!

Call us today for more details and to apply!
Lock In Your Rate Now Before Rates Go Up!

First Mortgage Loan Rates

up to 15-year term up to 20-year term
3.00%APR* **3.25%APR***

*Annual Percentage Rate. Effective January 1, 2022 and subject to change. Must meet credit requirements. See credit union for complete details.

Vacation Loans Available Now

Ready for some rest and relaxation? Or, maybe you are an adventure seeker. Whatever type of vacation you are dreaming about, we can help you make it a reality.

Call us to apply for a Vacation Loan today!



Online Account Access Is Available 24/7

Take advantage of our free, secure online banking available to all members. It's a great contactless way to conduct your transaction, check balances and more.

- View Balances And Transactions
- Make Transfers
- Schedule Transfers
- Keep Track Of Your Money

It's easy to enroll and use. If you need assistance just call one of our staff members and they will be glad to help!



Check Out The Discounts With Love My Credit Union Rewards

From TurboTax to Carvana and many others, you are eligible for exclusive discounts for credit union members only.

Visit our web site for all the offers available with Love My Credit Union Rewards today.

Our Debit Check Card Offers You Convenience!

- Withdraw funds from your Credit Union checking account at STAR/PLUS ATM locations nationwide.
- Purchase groceries, gas, or anything else where VISA debit cards are accepted. The amount of the purchase will automatically be deducted from your checking account.
- Eliminate the need to use so many checks.
- Each transaction is detailed on your monthly statement for easy record keeping.

Call us today for an application. You must have a Credit Union Checking Account to be eligible for the VISA Check Card.

Need A Loan Call Today!

We are just a call away and ready to help with your borrowing needs!