

# Mountain River Credit Union



**REMINDER!!**  
**NOVEMBER 2nd**  
move your clocks  
back one hour!

*Serving all who work or live in Chaffee, Alamosa, Lake, Rio Grande, or western Fremont counties.*

## NEW ATM HAS ARRIVED!!!!

### Holiday Closures:

**Our offices will be closed:**

**Tuesday November 11th—  
Veterans Day**

**Thursday November 27th —  
Thanksgiving Day**

**Wednesday December 24th @  
2:00p.m. Christmas Eve**

**Thursday December 25th—  
Christmas Day**

**Wednesday December 31st @  
2:00p.m. New Years Eve**

**Thursday January 1st— New  
Years Day**

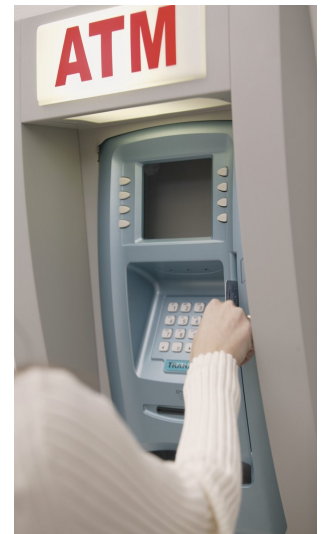
You're welcome to come in to the credit union but now you don't have to!!

After months of hard work we have completed the ATM installation at the Alamosa branch. We are excited to be able to offer this new service to our membership. If you would like to take advantage of this new service come into your local branch and open up a checking account along with a debit card.

You can now have access to your cash on the weekends and after business hours at no charge with your Mountain River Credit union debit card. There will be a \$2.50 fee on all foreign card transactions. If you have any other questions regarding the new ATM please feel free to call the Alamosa branch.

Here are a few ATM safety tips:

- Always pay close attention to the ATM and your surroundings.
- Do not allow people to look over your shoulder as you enter your PIN.
- Closely monitor your bank statements, as well as your balances, and immediately report any problems to the credit union.
- Never count cash at the machine or in public. Wait until you are in your car or another secure place



### Office Hours

#### **Salida Branch**

205 E 3rd St Salida CO 81201  
719-539-2968  
8:30-5:00p.m. Mon-Friday

#### **Alamosa Branch**

2437 Main St Alamosa CO 81101  
719-589-2544  
8:30-5:00p.m. Mon- Friday

#### **Leadville Branch**

516 Harrison Leadville Co 80461  
719-486-1837

### NEW HOURS!

**8:30-5:00p.m. Mon.-Friday**



## CHRISTMAS CLUB ACCOUNTS!

Still paying for last year's Christmas gifts? Our Christmas Club account is designed to help you save and avoid debt from holiday shopping.

You'll receive your Club payment in the beginning of November, just in time for holiday shopping! You can choose to receive a check or have the funds deposited directly into your Credit Union checking account. You can earn up to 1%

- Minimum amount to open is \$25
- Minimum to earn interest is \$100 (max \$5,000)
- Automatically renews every year
- You can set up automatic deposits!



## APPLY FOR YOUR HOLIDAY LOAN TODAY!!

Santa has his elves to help him get ready for the holidays. If no one with pointy ears has arrived at your door, don't despair. Come to the credit union instead. With a holiday loan, you can be of good cheer at the same time you can take control of your holiday spending. Once you have an estimate of your expenses, see the credit union about a holiday loan. With your loan proceeds, you can pay cash instead of relying on credit cards, saving you money. You won't be stuck with a stack of high interest rate charge card bills come January. Make the holidays the most wonderful time of the year

with a loan from the credit union.

We are offering up to \$1000 for 10 months at 10% with approved credit!

- Have to score at least 610
- Have to set up a direct repayment plan

Regular underwriting will apply if these requirements can not be met.



**It's important to check your account periodically to make sure your joint owner and beneficiary information is up to date.**

## THANKS TO ALL OUR VETERANS

November 11th is Veterans Day and we, at the credit union, would like to take this opportunity to thank our veterans: the men and women who have served their country, allowing us to have the freedoms we enjoy today. Whether they served on active duty or reserve, during peacetime or a time of conflict, they served their

country with honor. We also want to thank the family members and thousands of volunteers who have stood by and supported our veterans. Thank you to all military members and their families, present and past.



## HOLIDAY SKIP A PAY

The credit union likes to give our members many financial options during the holiday season. Our holiday skip a pay is one of them. If you have a personal, vehicle, or recreational loan in good standing with the credit union, you could have the option to skip a payment during the holiday season. Call your local branch for more details regarding our holiday skip a pay.

- Does not apply to any mortgage products
- Have to have at least 6 consecutive payments to the loan
- Loan has to be in good standing