

[HOME](#) | [ABOUT US](#) | [PRODUCTS/SERVICES](#) | [RATES](#) | [LINKS](#) | [FORMS/APPLICATIONS](#) | [CONTACT US](#) | [PRIVACY POLICY](#)

Privacy Policy Statement




Home Financial Services are Internet based financial services offered to members of the credit union. These services are available 24 hours a day, seven days a week, providing credit union members with the flexibility to take care of many of their financial transactions without requiring them to visit the credit union.



Whether you are buying a new home or refinancing your existing mortgage our dedicated team members are committed to satisfying your home financing needs.



Realize your financial goals with solutions tailored to your needs. For a no cost, no obligation meeting, contact the MEMBERS Financial Services Representative for assistance with mutual funds, insurance needs and more.



Order checks fast with just a few clicks. Customize your checks or add a checkbook cover to express yourself.

Privacy Policy

Facts	What does Riverfork Federal Credit Union (RFCU) do with your personal information?
Why?	Financial companies choose how they share your personal information. Federal and state law gives consumers the right to limit some but not all sharing. Federal and state law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	The types of personal information we collect and share depend on the product or services you have with us. This information can include: Social Security number and income, account balances and payment history, credit history, and credit scores. When you close your account, we continue to share information about you, according to our policies.
How?	All financial companies need to share customers' personal information to run their everyday business - to process transactions, maintain customer accounts, and report to credit bureaus. In the section below, we list the reasons financial companies can share their customers' personal information, the reason RFCU chooses to share, and whether you can limit this sharing.

Reasons we can share your personal information	Does RFCU share?	Can you limit this sharing?
For our everyday business purpose To process your transactions, maintain your account and report to credit bureaus	Yes	No
For our marketing purposes To offer our products and services to you	Yes	No
For Joint Marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes Information about your transactions and experiences	No	We don't share
For our affiliates to market to you	No	We don't share
For non-affiliates to market to you	No	We don't share

Sharing Practices

How does RFCU protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does RFCU collect my personal information?	We collect your personal information, for example, when you: open and account or deposit money, pay your bills or apply for a loan, or use your debit card. We also collect your personal information from others, such as credit bureaus, affiliates (if applicable), or other companies.
Why can't I limit all sharing?	Federal and state law gives you the right to limit sharing only for affiliates' everyday business purposes - information about your creditworthiness, affiliates to market to you, or non-affiliates to market to you. North Dakota state law and individual companies may give you additional rights to limit sharing so that the credit union cannot participate in joint marketing arrangements.
Definitions	
	The actions necessary by financial companies to run

Everyday business purpose	The actions necessary by financial companies to run their business and manage customer accounts, such as: processing transactions, mailings, and audit services, providing information to credit bureaus, or responding to court orders and legal investigations.
Affiliates	Companies related by common ownership or control. They can be financial and non-financial companies. REFCU does not share with affiliates.
Non-affiliates	Companies not related by common ownership or control. They can be financial and non-financial products or services to you. RFCU does not share with affiliates.
Join Marketing	A formal agreement between non-affiliated financial companies that together market financial products or services to you. RFCU does not participate in joint marketing arrangements.

[| back to top |](#)

[| about us |](#) [contact us |](#) [forms/applications |](#) [index |](#) [links |](#) [newsletters |](#) [privacy policy |](#) [products/services |](#)

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Monday - Friday (lobby & drive-up)
8:30am - 5:30pm

Saturday (drive-up only)
9:00am - 12:00pm

Lost or Stolen VISA® Debit
1.800.528.2273

Lost or Stolen VISA Credit
1.800.991.4965



**CREDIT UNION
ASSOCIATION
OF THE DAKOTAS**