



## SPRING is IN the AIR!

## Member Rewards

Earn up to **1/2% off** your next loan with LRRCU! Here's how...

- **1/4% off if you use 3 of the following 5 services**  
Checking with a VISA® Check Card  
LRRCU MasterCard® Credit Card  
Direct Deposit  
CU Grow Certificate of Deposit - Regular or IRA  
Christmas or Vacation Club
- **1/8% off if you've been a member for over 5 years!**  
Member's account must have had activity within the last 6 months.
- **1/8% off if you've had a prior loan with LRRCU**  
Prior loans in good standing only; no prior collection issues may exist.

## MasterCard



**AS LOW AS 6.9%!**

### BALANCE TRANSFERS

Say goodbye to high rate credit cards with LRRCU's MasterCard® Balance Transfer offer. Members can get rates as low as 6.9%! Switch to the low interest/no annual fee card you can trust!

Your LRRCU MasterCard® earns reward points towards travel and merchandise! Log on to LRRCU.org to find out more!

### LIMITED TIME OFFERS

Expires April 30, 2008

### Auto Loan Special



**60 Months**

**as low as 6%!**

Hurry this offer ends  
April 30, 2008.

Some restrictions apply.  
Rates subject to change.

### Prime Rewards Special



**60 Month Fixed Home  
Equity as low as 6%!**

Hurry this offer ends  
April 30, 2008.

Some restrictions apply.  
Rates subject to change.

## Prime Reward Home Equity Loans

Treat your home like the asset that it is and get a convenient home equity line of credit or fixed loan. It's a convenient source of cash you can use anytime for anything from vacations, major purchases, and unexpected expenses, to bill consolidation and more. Best of all, the interest on a home equity loan is often tax deductible. (Consult your tax advisor.)



**Try our New HELOC with a fixed rate for 3 years at a low 5.99%\***  
**The flexibility of a line of credit with the security of a fixed rate for 3 years. See what you can do!**

\*Rate is fixed for 3 years then adjusts to prime.



"Thanks to LRRUCU, we have a brand new kitchen and all new appliances!" - Mike, member since 2004

### STUDENT LOAN NOTICE

## Trouble with PHEAA?

Not if you borrow through Lancaster Red Rose Credit Union. LRRUCU offers Keystone BEST and Keystone PLUS loans through AES/PHEAA and because we fund these student loans there will be no change in services or funding for our members. If you or anyone you know needs a student loan send them into LRRUCU or to our website at [www.lrrcu.org](http://www.lrrcu.org). When applying for a student loan through AES/PHEAA make sure you use our lender code: 832626.



## Dear Abby

April showers... May flowers... The point is... SPRING is here! Do you feel like your days and nights mesh together? Do you feel like you just left work, turned around, and came back to work? I know I do. I also know that a busy life makes it difficult to keep my bills organized, my check-book balanced, and to find enough money to pay this month's car payment. Do you know how important it is that you check your statements and balance your checking account every month? Do you know that if you find a discrepancy in your account you only have 60 days to report it to us?



Photo: Amy Spangler

IDENTITY THEFT is an absolute epidemic. It is nationwide. It affects everybody, and there is very little you can do to prevent it. Current statistics state that 1 identity is stolen every 2 seconds. In 2006 Pennsylvania reported 8080 victims of identity theft. The age groups affected most were ages 18-29 at 27%; 30-39 at 22%; and ages 40-49 at 22%. Nationally our country experienced 8.9 million people victimized in 2006 with fraud losses of \$56.6 billion. In 2006 PA ranked 19th in the nation in identity theft complaints.

I ask you again: Do you know how important it is that you check your statements and balance your checking account every month? Do you know that if you find a discrepancy in your account you only have 60 days to report it to us?

Happy Spring!

*Abby R. Achey*  
Abby R. Achey  
Chief Executive Officer

## IDENTITY THEFT & ACCOUNT FRAUD

Please join us on **Saturday, May 17th**, to discuss **Identity Theft and Account Fraud**. Find out how you can be proactive in safeguarding your account from unwanted predators.