

CALL-24: 717-295-6887 or 1-888-295-6887

LRRCU.org

717-295-6685 • 1-800-995-6685



SUMMER fun IN the SUN!

Welcome to the best of both worlds!

Looking for account flexibility and high interest rates? Look no further. LRRCU's CU Grow Money Market Savings Account offers flexibility, easy access to your money, and high yield interest all in one convenient account.

- No monthly service fee
- Competitive tiered dividend rates on balances over \$5,000
- Unlimited over-the-counter transactions and withdrawals
- Minimum withdraw of \$500
- Maximum of six, non-personal* transactions allowed per month

See what your money can do for you, check out our current rates...

CU GROW MONEY MARKET SAVINGS	
APY**	Deposit Range
0.00%	\$0 - \$4,999.99
1.51%	\$5,000.00 - \$50,000.00
1.76%	\$50,000.01 - \$75,000.00
2.02%	\$75,000.01 - \$100,000.00
2.27%	\$100,000.01 +

Contact a member representative for more details or to open your CU Grow Money Market Savings Account.

Minimum to open a money market share account = \$5,000. Minimum Balance to earn interest = \$5,000. If balance falls below \$5,000 any day during the month a \$5.00 service fee will be charged that month. If balance falls below \$5,000 any day - no dividend will be earned for that day. Dividends calculated on daily balance. Dividends paid quarterly. Dividend rate is tied to Fed Fund rate (see chart) and is subject to change daily.

Account Limitations: No more than six (6) preauthorized, automatic, or telephone transfers may be made from each account to another account or to a third party in any month, and no more than three (3) of these six (6) transfers may be made by check/draft to a third party. If you exceed these limitations, your account may be subject to a fee or be closed. Minimum withdrawal amount is \$500.00.

**Non-personal* means any transfer that is automatic (e.g., ACH or overdraft protection) and happens automatically, or that requires a transfer request like online banking or Call 24.

**Annual Percentage Yield

Member Education Seminar Explains the Basics of Building a Budget

American consumers waste 20% to 30% of their money because of poor spending habits and poor planning, experts estimate.

If you have trouble keeping track of where your money goes, you're not alone. Many people admit they can't recall where they spent the majority of their last ATM withdrawal.

Lancaster Red Rose Credit Union wants you to be informed.

That's why we're offering a free information session called *Build a Basic Budget: The Five-Step Spending Plan*. The program spells out in step-by-step detail how to draw your own financial blueprint for action. Each participant will come away with a personal action plan, plenty of ideas for how to save money, and a better understanding of how to track where your money goes. Don't miss this valuable opportunity to put yourself in control of your finances.

Join us Wednesday, July 30th, at 5:30 pm at our main office for information and even some free food. Call 717.295.6685 by July 28th to reserve your space today.

The Link

Sign up online for our new e-newsletter coming soon to an inbox near you!

Your Community. Your Credit Union...

On April 13th, LRRCU members and staff took to the streets of Lancaster for the 2008 MS Walk hosted by the National Multiple Sclerosis Society of Central PA. The LRRCU Team raised over \$1,500 for the cause! Thank you to everyone who participated.

You can see more pictures of the walk on the community page at www.LRRCU.org.



Vacation Skip A Pay

Pick up a form at any one of our locations to apply for the skip a pay promotion. Members with consumer loans may choose to either skip their July or August payment for just \$35 per loan! You have enough to worry about, let LRRCU handle this one.

Happy vacationing from LRRCU! Oh, and don't forget the sunscreen.

Restrictions apply, see Skip A Pay form for details.

Open Houses

We'll be out and about coming in October, stop by to see us at one of these locations:

- County Offices: 150 North Queen Street – October 3rd
- Main Office: 1010 New Holland Avenue – October 17th
- Courthouse Office: 50 North Duke Street – October 31st

Our loan rates are sizzlin' this summer! We have rare (low) rates for your borrowing needs and you could get up to a .75% off your next auto or personal loan just by scratching!

Watch the mail for your scratch and save postcard!

Dear Abby

Happy Summer Everyone! Has the current economy got you down? I know I'm struggling. Gas at \$4+ per gallon, food prices soaring, credit card balances creeping up... Is there any end in sight? Your guess is as good as mine. One thing for sure is that you can count on your favorite credit union for solutions. We can most certainly save you money. How? You ask...



Let me start by asking – Do you have a budget? No, me either. BUT I do know how important it is. So, let's make one together – Wednesday, July 30th, we will be holding a basic budgeting seminar. Learn the basics and get organized. LRRCU can save you money in many ways: FREE online banking and bill payment; high rate savings and no minimum balance checking accounts; low rate bill consolidation; MasterCard as low as 6.9% APR; car buying research; and much more. Call us anytime for any of your needs – if we can't help directly we will provide you with necessary resources. Don't let the economy get you down! Be proactive and see LRRCU today for alternatives. See you at the seminar on July 30th – Don't forget to RSVP.

Happy Summer!

Abby R. Achey
Chief Executive Officer

NOTICE

Included with this month's statement is a policy notice and disclosure sheet. Please read it over and if you have any questions contact our office at 717-295-6685.