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Lancaster Red Rose
Credit Union

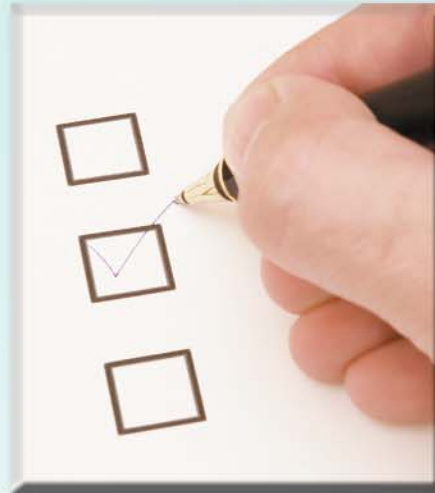
Building You A Solid Financial Future

Newsletter of the
Lancaster Red Rose Credit Union
Winter 2007

59th Annual Meeting of the Lancaster Red Rose Credit Union

March 20th, 2007 • 7 p.m.
Burle Cafeteria

Credit union membership comes with great financial benefits, but did you know it also comes with responsibility. As a member of LRRCU, you have a vote in who our board members are and even what our bylaws should say. So be responsible and vote at the annual meeting. Have a say in the future of your credit union!



Members That Make A Difference

LRRCU's Annual Meeting is the place to make your vote count. This year, we will be voting on 2 Board Member positions, 1 Supervisory Committee position and bylaw changes. Come out and vote or even better, nominate a willing credit union member or yourself for these available, volunteer positions. When members volunteer, they make a difference!

Annual Meeting Highlights

Join us for...

2006 Business Report • 2007 Plans • Questions & Answers
Food, Drinks & Door Prizes

Call for Nominations

Nominations for the Board of Directors and the Supervisory Committee should be sent by February 5, 2007 to:

LRRCU, Nominating Committee
1010 New Holland Avenue
Lancaster, PA 17601

**WIN A VISA
GIFT CARD**

**Win a \$25 VISA®
Gift Card just for
filling out and
returning the
enclosed survey.**

Members, we want to know what you think! Please fill out and return the enclosed survey to any credit union location or by fax at 717-295-2857.

All completed surveys received will be entered to win a \$25 gift card!

Surveys must be returned by March 1, 2007.

Winner will be drawn March 20th at the Annual Meeting. Member need not be present to win.

One survey per member please.

NEW EXTENDED OFFICE HOURS AT MAIN BRANCH

See back page for specific hours

Inside This Issue

2007 Member Survey

Member Survey

Please rate the following using the scale provided:

1 – Very Satisfied, 2 – Satisfied, 3 – Indifferent, 4 – Dissatisfied, 5 – Very Dissatisfied

Friendliness/Attitude of Staff	1	2	3	4	5
Accuracy in Handling Transactions	1	2	3	4	5
Speed in Handling Transactions	1	2	3	4	5
Professionalism & Knowledge Level of Staff	1	2	3	4	5
Prompt Problem Resolution	1	2	3	4	5
Availability of Employees to Answer Questions	1	2	3	4	5
Convenient Office Hours & Locations	1	2	3	4	5
Variety of Services (accounts, loans, ATMs, etc.)	1	2	3	4	5
Interest/Dividends on Loans and Deposits	1	2	3	4	5

Please check which institutions you use for the listed services.

	Primary Institution only one	Institutions Used for Deposits	Institutions Used for Loans	Institutions Used for Checking	Institutions Used for Credit Cards
Lancaster Red Rose Credit Union	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

If you use another institution, why is LRRCU not your first choice for service? _____

Please indicate which of the following services you currently use at LRRCU and/or at another financial institution.

	Use at LRRCU	Use Elsewhere
Share Savings Account	<input type="checkbox"/>	<input type="checkbox"/>
Checking Account	<input type="checkbox"/>	<input type="checkbox"/>
Certificate of Deposit (CD)	<input type="checkbox"/>	<input type="checkbox"/>
Individual Retirement Account (IRA)	<input type="checkbox"/>	<input type="checkbox"/>
Club Accounts	<input type="checkbox"/>	<input type="checkbox"/>
MasterCard Credit Card	<input type="checkbox"/>	<input type="checkbox"/>
VISA Check Card	<input type="checkbox"/>	<input type="checkbox"/>
Auto Loans	<input type="checkbox"/>	<input type="checkbox"/>
Home Equity Loan	<input type="checkbox"/>	<input type="checkbox"/>
Home Equity Line of Credit	<input type="checkbox"/>	<input type="checkbox"/>
Signature Loan (Personal Loan)	<input type="checkbox"/>	<input type="checkbox"/>
Personal Line of Credit	N/A	<input type="checkbox"/>
Student Loans	<input type="checkbox"/>	<input type="checkbox"/>
Small Business Deposit/Checking	<input type="checkbox"/>	<input type="checkbox"/>

If you checked elsewhere, why is LRRCU not your first choice for this service?

If you anticipate future loan needs, but do not intend to use LRRCU for your loans, please indicate the reason(s) below (check all that apply).

- | | |
|---|---|
| <input type="checkbox"/> Inconvenient office hours or locations | <input type="checkbox"/> Representatives lack lending expertise |
| <input type="checkbox"/> Lengthy loan approval | <input type="checkbox"/> Poor service on existing or previous loans |
| <input type="checkbox"/> Loan rates not competitive | <input type="checkbox"/> Prior problems with a past due loan |
| <input type="checkbox"/> No loan products that fit my needs | <input type="checkbox"/> Been turned down in past for a loan |
| <input type="checkbox"/> Application process is a hassle | <input type="checkbox"/> Other _____ |

If you anticipate future checking account needs, but do not intend to use LRRCU for your checking account, please indicate the reason(s) below (check all that apply).

- | | |
|---|--|
| <input type="checkbox"/> Inconveniently located or too few ATMs | <input type="checkbox"/> Too difficult to switch checking account or institution |
| <input type="checkbox"/> Inconvenient office hours or locations | <input type="checkbox"/> No checking products that fit my needs |
| <input type="checkbox"/> Checking rates not competitive | <input type="checkbox"/> Poor service on existing accounts |
| <input type="checkbox"/> Don't have online services I need | <input type="checkbox"/> Other _____ |

Comments: _____

Members: Please fill out the survey and return it to either credit union location. *With the return of your completed survey you will be entered to win a \$25.00 VISA gift card from LRRCU.*

Name _____

Address _____

City _____

State/Zip _____

Phone _____

Male Female

Age Range

- | | |
|----------------------------------|----------------------------------|
| <input type="checkbox"/> 18 – 25 | <input type="checkbox"/> 26 – 34 |
| <input type="checkbox"/> 35 – 44 | <input type="checkbox"/> 45 – 49 |
| <input type="checkbox"/> 50 – 59 | <input type="checkbox"/> 60 – 69 |
| <input type="checkbox"/> 70+ | |

Do you utilize our bilingual services?

Yes No

How long have you been a member of LRRCU? _____

In general, how satisfied are you with the service provided at LRRCU? (please circle one)

Very Satisfied Satisfied
Dissatisfied Highly Dissatisfied

Do you have access to our online services?

No Yes – and I use it
 Yes – but I do not use it. Why not?

Would you be interested in attending financial seminars at LRRCU?

Yes No

Topic Suggestions _____

All information collected from this member survey is protected under LRRCU's Privacy Policy. To review this policy please visit us online at www.LRRCU.org or call 717-295-6685.

Inspeccion de miembro

Valore por favor el siguiente utilizando la escala que proporcionamos.

1 - Muy Satisfecho 2 - Satisfecho 3 - indiferente 4 - No Satisfecho 5 - Sumamente no Satisfecho

La simpatía/actitud del personal	1	2	3	4	5
La certeza en el manejo de los transacciones	1	2	3	4	5
Rapides en el manejo de los transacciones	1	2	3	4	5
El profesionalismo y el conocimiento del personal	1	2	3	4	5
Solucion rapida de problema	1	2	3	4	5
La disponibilidad del personal para contestar las preguntas	1	2	3	4	5
Horas de oficina y ubicación convenientes	1	2	3	4	5
Variedad de servicios	1	2	3	4	5
Los interese/dividendos en préstamos y depósitos	1	2	3	4	5

Please check which institutions you use for the listed services.

	Primary Institution only one	Institutions Used for Deposits	Institutions Used for Loans	Institutions Used for Checking	Institutions Used for Credit Cards
Lancaster Red Rose Credit Union	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Si usted utiliza a otro institucion, por que LRRCU no es tu primer decisión para servicio? _____

Indica por favor los servicios que usted utiliza actualmente en LRRCU o en otro institucion financiera.

	Use at LRRCU	Use Elsewhere
Cuenta de Ahorro	<input type="checkbox"/>	<input type="checkbox"/>
Cuenta de chequera	<input type="checkbox"/>	<input type="checkbox"/>
Deposito de Certificado	<input type="checkbox"/>	<input type="checkbox"/>
Cuenta de individual de jubilacion (IRA)	<input type="checkbox"/>	<input type="checkbox"/>
Cuenta de club	<input type="checkbox"/>	<input type="checkbox"/>
Tarjeta de MasterCard	<input type="checkbox"/>	<input type="checkbox"/>
Tarjeta de banco (VISA)	<input type="checkbox"/>	<input type="checkbox"/>
Prestamos de Auto	<input type="checkbox"/>	<input type="checkbox"/>
Hipoteca	<input type="checkbox"/>	<input type="checkbox"/>
Linea de credito (hipoteca)	<input type="checkbox"/>	<input type="checkbox"/>
Prestamos Personal	<input type="checkbox"/>	<input type="checkbox"/>
Prestamos de linea de credito personal	N/A	<input type="checkbox"/>
Prestamos de estudiantes	<input type="checkbox"/>	<input type="checkbox"/>
Deposito de negocio pequeno/chequera	<input type="checkbox"/>	<input type="checkbox"/>

Si marcado a otro lado, porque LRRCU no es tu primer decisión para servicio.

Si usted anticipa **necesidades de prestamos** en el futuro, pero **no piense a utilizar a LRRCU** para los prestamos, por favor indique la razones abajo. (todo qu aplica)

- | | |
|--|---|
| <input type="checkbox"/> Inconveniente horarios de oficina o ubicaciones | <input type="checkbox"/> Representativos no tienen mucha pericia a prestar |
| <input type="checkbox"/> Aprobacion de prestamos son larga | <input type="checkbox"/> Servicio deficiente en prestamos previos o prestamos que existen |
| <input type="checkbox"/> Las tasas de prestamos no son competitivas | <input type="checkbox"/> Rechazo en el pasado para un prestamo |
| <input type="checkbox"/> No tienen productos de prestamos que quedan en mi necesidades | <input type="checkbox"/> Otro _____ |
| <input type="checkbox"/> El proceso de la aplicacion ed suna molesta | |

Si usted anticipa **decidades de una cuenta de chequera** pero **no piensa a utilizar a LRRCU** para la cuenta de chequera. Indique la razones abajo. (todo que aplica)

- | | |
|--|--|
| <input type="checkbox"/> Inconveniente ubicaciones o muy poco ATMs | <input type="checkbox"/> No productos de chequera que quedan en mi necesidades |
| <input type="checkbox"/> Inconveniente horarios de oficina o ubicaciones | <input type="checkbox"/> Servicio deficiente en cuentas que existen |
| <input type="checkbox"/> No tienen servicios en linea que necesito | <input type="checkbox"/> Poor service on existing accounts |
| <input type="checkbox"/> Muy dificil de cambiar cuenta de chequera de otra institucion | <input type="checkbox"/> Otro _____ |

Comments: _____

Miembros: Por favor llene este papel de inspeccion y regrese lo a la ubicacion de el union de credito. Con el regreso de esta inspeccion, usted sera entrado para ganar una tarjeta de regalo de Visa por \$25.00!

Nombre _____

Dirección _____

Ciudad _____

Estado/Zip _____

Numero de teléfono _____

Hombre

Mujer

Edad:

18 – 25

26 – 34

35 – 44

45 – 49

50 – 59

60 – 69

70+

Utiliza usted los servicios bilingue?

Si

No

Desde cuando eres miembro de LRRCU? _____

En general, como esta usted satisfado con los servicios proporcionado por LRRCU?

Muy Satisfado

Satisfado

No Satisfado

Sumamente no Satisfado

Tienes usted acceso a nuestro servicio en linea?

No

Si-y lo utilizo

Si- no lo utilizo

Por que no?

Esta enteresado usted a ir a seminarios financieros en LRRCU?

Si

No

Sugerencia de Tema _____

Toda informacion que usted da en esta inspeccion es protegida bajo la politica privada de LRRCU. Para revisar esta politica por favor visite a www.LRRCU.org o llame a 717-295-6685.

