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[www.rwcu.com](http://www.rwcu.com)

# Current News

There has been a lot of doubt in the Banking/Credit Union Industry due to the news about the economic conditions. ***Rest Assured your money is protected at River Works Credit Union....***

- Each member's funds are Federally insured to \$250,000 by the National Credit Union Administration (NCUA) a U.S. Government Agency backed by the full faith and credit of the U.S. Government. NCUA is identical to the Federal Deposit Insurance (FDIC)
- In addition to the Federal Insurance, River Works Credit union provides additional insurance for excess funds over the \$250,000 by Massachusetts Share Insurance Corporation (MSIC).
- Individual Retirement Accounts (IRA's) will be protected in full and are insured separately from other accounts at the credit union.

River Works is excited about some new products we have to offer our members:

- **Protect the Investment in Your Vehicle**

River Works Credit Union is now offering GAP insurance. As you are aware, the value of any vehicle declines rapidly during the first few years of ownership. If your vehicle is stolen or totaled in a major accident, your loss could add up to more than its value. GAP is designed for your protection and waives the difference between your primary insurance carrier's settlement and the pay-off of your loan, less delinquent payments, late charges, refundable services. For more information contact the credit union at 781-599-0096.

- **Keep Your Vehicle on the Road**

Even the most reliable vehicle can develop a mechanical problem. River Works Credit Union now offers Warranty Coverage. No matter where you travel in the United State, warranty coverage will protect you against major mechanical expenses and there is NO DEDUCTIBLE on covered parts and labor. This coverage also comes with Rental Car Allowance and 24/7 Emergency Roadside Service. For more information contact the credit union at 781-599-0096.

- **Save your savings now with long-term care insurance...**

River Works has partnered with CUNA Mutual Group to offer Long Term Care Insurance to our members. Shortly, you will be receiving information about this important program. No one likes to think about being sick and dependent on long-

term care services but this type of insurance helps guard you and your loved ones against the financial fiasco associated with long-term care services. For more information and to learn about the program for River Works Credit Union members you can contact 800-443-6003 and someone will be available to answer your questions.

- **Identity Theft**

No one can completely prevent identity theft, but with the right help, you can recover from it. River Works Credit Union will be offering a fully-managed identity recover service to our members, your spouse or partner, your dependents under 25 with the same permanent address and your parents living with you or in elder care (nursing home, hospice, assisted living), with benefits extended up to 12 months after death. More in-depth information is being sent to all of our members pertaining to this important program. For more information contact the credit union at 781-599-0096.

In addition to the above mentioned new services being offered River Works Credit Union Members, do not forget we have teamed up with Liberty Mutual to offer our members a significant savings on Auto and Home insurance. Liberty Mutual offers excellent products with personal service for members of River Works Credit Union. Simply call 888-380-9287 for a free price quote and be entitled to a group discount of 5 percent as a River Works Credit Union member. Insurance Counselors are available to provide you with professional advice on coverage, rates and benefits.

River Works Credit Union Members are also entitled to group rates for Life and Disability Insurance. Find out what plan matches your needs.

For more information contact CUNA Mutual Credit Union Member Service toll-free at 877-MEMBERS.

Secure your Future with a River Works  
48 month IRA CERTIFICATE  
\$25,000 Minimum Deposit  
3.25\*

\*Annual Percentage Yield as of 7/8/09  
Limited Time Offer. Subject to Early withdrawal penalties.  
\$25,000 minimum deposit from a roll over from another  
financial institution to River Works Credit Union.



*Thinking of Fulfilling your Dream?...*

**Looking to Refinance your existing Mortgage?**

**River Works Credit Union has what you are looking for from start to finish...**

- \* Variety of Loan Programs
- \* Residential or Commercial Loans
- \* Portfolio Programs
- \* Fixed & Adjustable Purchase or Refinance
- \* FHA and Mass Housing Programs
- \* Reverse Mortgage Programs

*In today's tough economic times everyone is looking to save money... Save Hundreds at River Works Credit Union by **transferring your loan to us and we will take 2%\* off your current loan rate.** We will refinance your loan up to 60 months. Other Conditions may apply. All loans except real estate loans qualify for this promotion.*

\*Reduced Rate no lower than 5.00%. Annual Percentage Rate. Certain restrictions may apply. Refinance only applies to loans currently with another financial institutions. Loans currently with River Works Credit Union are excluded from this promotion.

## **REMINDERS..**

You can access your accounts 24 hours a day 7 days a week..

InfoWorks, River Works Audio Response System gives you the access you need:

- Check your current and available credit union balances
- Check your Loan balances
- Make Check withdrawals
- Inquire about cleared checks

**CALL: 781-746-3359 Pres 1 and follow the menu options...**

*"You may be disappointed if you fail, but you are doomed if you don't try."*

- Beverly Sills

### **CONTRIBUTE NOW AND BE PREPARED**

Open a River Works **Christmas Club Account** and be prepared for your Christmas Shopping Needs. This account is from October to October; dividends compounded monthly and funds are disbursed to your savings account in October.

Pack your bags and go anywhere you want.. Open a River Works **Vacation Club Account**. This account is from May to May; dividends compound monthly and funds are disbursed to your savings account in May.

Be prepared for those cold winters by starting now to save with **River Works Fuel Account**. This account is from September to September; dividends are compounded monthly and funds are disbursed to your savings account in September.

For more information contact the credit union at 781-599-0096.

### **HOLIDAY CLOSINGS**

Labor Day	September 7th	Office Closed
Columbus Day	October 12th	Office Closed
Thanksgiving	November 26th	Office Closed
Christmas Eve	December 24th	Close at 1pm
Christmas	December 25th	Office Closed
	December 26th	Office Closed
New Year's Eve	December 31st	Close at 2pm
New Year's	January 1st	Office Closed
	January 2nd	Office Closed



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Visit Our Website at [www.rwcu.com](http://www.rwcu.com)

Serving People who live and/or work in Essex, Middlesex, & Suffolk Counties