



# THE RIVER VIEW

RIVER CITY COMMUNITY CREDIT UNION

*Autumn*

VOLUME 6 ISSUE 4

2008

## \* \* *Member Appreciation Day* \* \*

Please join us on Friday, October 10<sup>th</sup> for Member Appreciation Day.

We will be serving a light lunch from 10:00 A.M. until 3:00 P.M.

We would like to say "Thank You" for being a member  
with River City Community Credit Union

it **my credit union**  
belongs  
to me™

## International Credit Union Day October 16, 2008

Who owns your credit union? You do! As not-for-profit democratically controlled, member-owned cooperatives, credit unions exist to serve their members. This year's International Credit Union Day® (ICU Day) theme, It

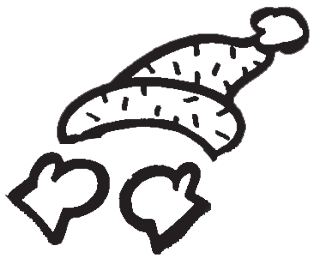
Belongs to Me™, celebrates the economic democracy and equal ownership rights of each credit union member. At credit unions throughout the world, every customer is both a member AND an owner.

More than 170 million members in 97 countries belong to thousands of credit unions just like yours.

Through their loyalty and pride in ownership, members demonstrate the true cooperative spirit of the credit union movement. Join members worldwide in celebrating our accomplished history, our shared values, and our bright future on International Credit Union Day.

The excitement of ICU Day arrives on the same Thursday every October, when credit unions around the world join together to celebrate the spirit of the credit union movement. It is a day to honor those who have dedicated their lives to the movement, to recognize the hard work of credit union staff and volunteers today and to show appreciation to our members.

Please come join us for coffee and cookies on October 16<sup>th</sup> and 17<sup>th</sup> in celebration of International Credit Union Day!



RCCCU will be collecting donations of new hats and mittens for the needy in our area again this year. Please drop off your donations to decorate our tree in the lobby between Nov. 1<sup>st</sup> and Dec. 1<sup>st</sup>. We look forward to helping area families have a brighter, and warmer, holiday season.

## Holiday Loans

Available At Your Credit Union

## C. HOLIDAY CLOSINGS

### Columbus Day

Monday, Oct. 13, 2008

### Thanksgiving

Thursday, Nov. 27, 2008

### Christmas Eve

Wednesday, Dec. 24, 2008  
Close at 1:00 P.M.

### Christmas Day

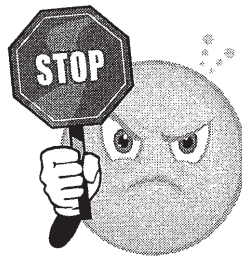
Thursday, Dec. 25, 2008

### New Years Eve

Wednesday, Dec. 31, 2008  
Close at 1:00 P.M.

### New Years Day

Thursday, Jan. 1, 2009



### CAUTION:

## ACCOUNT ABUSE

Please be **very** careful in giving out your account information.

The member who gives his credit union's routing number and their account number to a merchant, on-line, check advance or payday loan business with the intent of payback thru their account and does not have the funds in the account when that transaction comes thru will find that their account at the River City Community Credit Union will be subject to closure and you will not qualify to re-open an account in the future.

Remember . . . when you give this information to a business, you are authorizing them to access your account.



## Christmas Club

Now is the time to start thinking about saving for next Christmas. Join our Christmas Club and receive an early Christmas gift. We accept payroll deduction, direct deposit and weekly or bi-weekly deposits.

Existing Christmas Club accounts will be deposited into your savings account on Monday, November 3<sup>rd</sup>. The new Christmas Club will also start the first week in November.

If you wish to start a new Christmas Club, or change your current deduction, please stop in the Credit Union. Otherwise, your deduction will remain the same as last year.



## Daylight Saving Time Ends

Sunday, Nov. 2<sup>nd</sup>

*Clocks back one hour*

## WARNING

### Beware of Scams When Selling Items Over the Internet

There have been many recent reports of a new scam against people, in Wisconsin and nationwide, who sell a vehicle or other goods over the Internet:

- The victim is paid with a cashier's check that is over the amount of the agreed sale price, and then is asked to send a check for the difference to a third party.
- Perhaps weeks later, the check sent for the vehicle is returned as counterfeit and is totally worthless.
- The victim is held liable for the counterfeit check when it is returned and must reimburse the financial institution. Many times the perpetrators of these frauds are overseas, so there is little hope of the victim recovering from them.

### DON'T BE A VICTIM

- Your credit union cannot tell you when a check you deposit will clear.
- Even when the credit union lifts its "hold" on funds from a deposited check, that does not mean that the check has cleared.
- If the check is later returned, you will be held liable for the bad check.
- If funds are to be held by a third party, or escrowed, be sure it is a party you can trust.
- **Exercise Extreme Caution When Selling Goods Over the Internet!**

