



THE RIVER VIEW

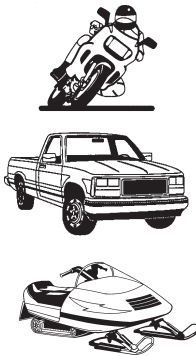
RIVER CITY COMMUNITY CREDIT UNION



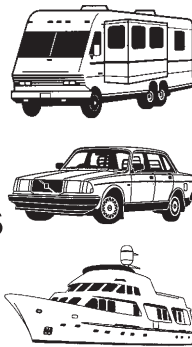
Spring 2008

VOLUME 6 ISSUE 2

SPRING SPECIAL!



New Car Rates as low as
5.0% APR*
up to 60 months financing



Used Car Rates as low as
5.5% APR*
*APR=Annual Percentage Rate

Includes Cars, Trucks, Vans, Motor Cycles

**Snowmobiles, ATV's, Off Road Motorcycles,
Campers, Travel Trailers, Boats & Motorhomes**
rate is 1% higher than rates above.

Compare Dealer 0.00% Financing vs. Rebate

Can you do better than zero percent financing? If a rebate is offered as an alternative to 0.00%, often the answer is **YES!** To do so, you'll need to apply the rebate as a down payment on the vehicle. Look at the example below comparing 0.00% dealer financing to taking the rebate and financing your purchase at RCCCU at the current special rate for members with the best credit.

	<u>Dealer</u>	<u>RCCCU</u>
Vehicle Price:	\$25,000.00	\$25,000.00
Rebate:	-0-	\$3,000.00
Loan Amount:	\$25,000.00	\$22,000.00
60 Month Rate:	0.00% APR	5.00% APR
Payment:	\$416.67	\$415.24
Total Interest:	-0-	\$2,914.40
Total Payments:	\$25,000.00	\$24,914.40

As you can see, you *can* do better! RCCCU's payment is less and you will end up paying less at the end of the loan. Carefully compare dealer offers with our financing. Be sure to negotiate the actual price of the new vehicle before negotiating the financing. If you have any questions, please call Janese at 608-782-5050, and she will be more than willing to compare the figures for you. Also, remember that RCCCU allows you to pay on your loan as frequently as you would like: weekly, semi-monthly, monthly, through payroll deduction and/or ACH payments, without any prepayment penalties.

RCCCU MISSION STATEMENT

River City Community Credit Union is a member owned financial institution established in 1941. Our mission is to maintain long term financial stability in a competitive market place by providing personalized products and services for our members.

RCCCU 66th Annual Meeting

The Credit Union's annual meeting will be held on Tuesday, April 22, 2008, at the Eagles Club located at 228 5th Avenue S. in La Crosse. A light lunch and refreshments will be served beginning at 5:15 P.M. with the business meeting to follow. One Director position is up for election. We will accept nominations at the meeting. A drawing for door prizes will be held at the conclusion of the meeting. We look forward to seeing many of you there!

2008 Scholarships

RCCCU is offering 2 - \$250.00 scholarships to 2008 high school graduates who plan on attending college as full-time students. To be eligible for these scholarships, the student or their parents must be a member of RCCCU.

Scholarship applicants will be judged on written essay questions, school and community activities, transcripts and letters of recommendation.

Application deadline is May 16, 2008. Stop in and pick up RCCCU's personalized Scholarship Packet or call us and one will be mailed to you. If you will be applying for student loans, be sure to let your college know that your preferred lender is River City Community Credit Union and our *lender code is 832877.*

Protect Your Family By Insuring Your Loan!

Guaranteed Auto Protection (GAP) Insurance:

Over the life of a vehicle loan, a gap often occurs between the current retail value of the vehicle and the amount left to pay on the loan. In the unfortunate event that your vehicle is totaled or stolen, you may discover that your insurance company only pays you the current retail value of your vehicle. If a gap exists, you are left with out-of-pocket expenses to pay off your loan. GAP insurance can help.

- Covers the difference between your loan payoff and your insurance company's settlement in the event your car is totaled or stolen.
- Minimal one-time fee for coverage that can be added to your loan as a small addition to your monthly payment.

Credit Life and Credit Disability Insurance:

No one likes to think about the unfortunate event of death or disability, but they do happen. Credit life and credit disability insurance is available to help you protect the loved ones in your life.

Subject to certain restrictions, these insurances can either pay off your loan balance if you die, or make your monthly payments when you are temporarily or permanently disabled.

If you are eligible, we can add credit life and/or disability insurance to qualifying loans at minimal cost.

Mechanical Repair Coverage (MRC)

MRC helps pay for covered repairs on your car when the unexpected breakdown occurs. The plan is good at authorized automobile dealers or repair facilities in the U.S. or Canada, is transferable if you sell your vehicle to a private party, cancelable at any time on a pro-rata basis and hassle-free, because the repair facility is paid directly by the plan. The plan also includes:

- Rental reimbursement up to \$30 per day for up to 5 days if your car is kept out of service overnight for a covered breakdown.
- 24-hour, toll-free roadside assistance, which covers towing, jump-starts, flat tire changing, fuel delivery and entry when keys are locked in your car.
- Emergency travel expense up to \$500 for lodging, meals and transportation if a covered breakdown occurs more than 100 miles from home.

We can add the premium to your loan or you can purchase it separately. If your car dealer also offers a plan, check with us to compare costs and coverage. We may be able to save you added expense.

Ask Janese for more information or pricing on one or all of these plans for your vehicle loan, and take the worry out of owning a vehicle!

HOLIDAY CLOSINGS:

Monday, May 26, 2008

Memorial Day

CREDIT UNION Hours & Phones

LOBBY:

9:00 A.M. to 5:00 P.M.
Monday through Friday

DRIVE THRU:

7:30 A.M. to 5:00 P.M.
Monday through Thursday

7:30 A.M. to 5:30 P.M.
Friday

8:30 A.M. to 12:00 P.M.
Saturday

PHONE:

(608) 782-5050
1-800-887-0354

FAX:

(608) 784-2417

AUDIO TELLER:

(608) 782-2466

WEBSITE:

www.rcccu.org

Student Loan Lender Codes:

Stafford/Plus: 832877
Consolidation: 872877



**Alliance
One**

Your savings federally insured to at least \$100,000
and backed by the full faith and credit of the United States Government

NCUA

National Credit Union Administration, a U.S. Government Agency