



Office Closings

Columbus Day
 October 13
 Veteran's Day
 November 11
 Thanksgiving
 November 27
 Christmas
 December 25

Newsletter Time



KIRBY KIDS!

School is back and River Community Credit Union wants you to do your best! In return for putting in the hardwork we will deposit \$1 for each A (up to 5) you get on your report card. Study hard and remember to bring in those report cards and show off your A's.



Show us what you can do!



THE GREAT PUMPKIN IS BACK AGAIN

Be sure to stop in and guess the weight of this years Great Pumpkin. We will be giving out prizes for both the adults and the children who guess the closest to the actual weight of the great pumpkin. The deadline is October 30th with prizes being given out on the 31st. Good luck!

Save for Vacation and Christmas With River Community Credit Union

Vacation prices got you down this year? Let us help you plan for next year with our Vacation Club account. For example, each week you could put \$20 in to your vacation account, that's over \$1000 in one year! You can deposit as much or as little as you would like and start planning for your

next trip.

And now right after Vacation season comes the Holidays, wondering how you will ever pay for Christmas? Well we have a Christmas Club account that you can set aside money for Christmas all year long, then at the end

of the year we will write you a check for what you have saved. Stop in and see how you can save with River Community Credit Union.

RCCU Rates

<u>Certificates</u>	<u>Rate</u>	<u>APY</u>
6 MON	2.65%	2.67%
11 MON	2.70%	2.70%
12 MON	3.00%	3.00%
19 MON	3.40%	3.12%
36 MON	3.00%	2.91%
<u>BASIC SHARES</u>	.75%	.75%
<u>KIRBY SHARES</u>	1.00%	1.01%
<u>IRA</u>	3.25%	3.30%
<u>MONEY MARKET</u>	from 2.00%	2.02%
	to 2.50%	2.53%
<u>AUTOS LOANS</u>		
<u>NEW</u> 60 MONS	6.75%	
72-84 MONS	7.25%	
<u>USED</u>	7.25% to	10.00%
<u>25% Equity down</u>	minus	1.00%
<u>Automatic Payments</u>	minus	.25%

RIVER COMMUNITY CREDIT UNION

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Ottumwa IA 52501

Phone: 641-684-6302
888-647-6744

Fax: 641-684-7921
Email: rccu@pcsia.net

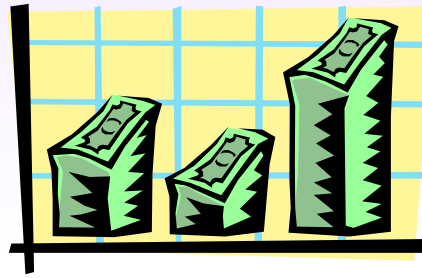
Mon-Thrus 8:00 am to 4:30 pm
Fridays 8:00 am to 5:00 pm
All transactions after 4:00 pm will be posted on the next day's business.

www.rivercommunitycu.org



KIRBY KIDS CD's

Looking for that perfect gift for the child who has everything? Try our new Kirby Kids CD! With a minimum deposit of \$250 your child can start earning money without doing a thing. These CD's are for 12 months, after the 12 months you can re-deposit, add more, or take out your money and the interest you have earned and start another year of making money. This is a great idea for those young ones who may receive money for gifts on holidays and birthdays but really doesn't need the money yet. This will not only help them out later with the extra money they have made but it will also teach them a lifelong skill of saving.



Large Enough To Serve You-Small Enough To Know You!

Employee Corner

I want to thank everyone for the warm welcome I have received since starting this summer here at River Community Credit Union. It was a thrill to be hired here as I have been a member since birth. The first two months have been great, I have enjoyed meeting many members and working with them to help achieve their financial goals. I look forward to meeting all of our members in the years to come, please feel free to stop in and talk to me about anything I can help with or just swing and say "Hello."

Nate Bissell

Happy Holidays From River Community Credit Union

As the holidays get closer the staff at River Community Credit Union wishes you a safe and happy holiday season!

Denny

Nate

Carol Ann

Joy

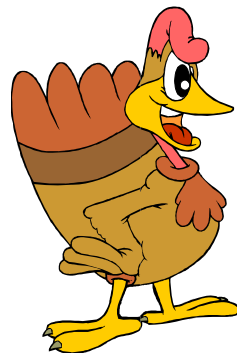
Deb

Heidi

Lindsay

What Is A Credit Union?

A federal credit union is a non-profit, cooperative financial institution owned and run by its members. Organized to serve, democratically controlled credit unions provide their members with a safe place to save and borrow at reasonable rates. Members pool their funds to make loans to one-another. The volunteer board that runs each credit union is



elected by the members. *Not for profit, not for charity, but for service* is a credit union motto. (NCUA)