

Newsletter Time



RIVER COMMUNITY CREDIT UNION

Office Closed
 Jan. 21, 2008
Martin Luther King Jr.
 Feb. 18, 2008
Washington's Birthday

This is our 80th year anniversary!

It seems like it was only yesterday that we were celebrating our 75th year in business. Now, here we are, at our 80th year anniversary. Where has all the time went? It must be because at River Community Credit Union, we are always having a good time. The old adage is true—good times makes for faster days!

Ever notice how some things just seem to go together?

Like River Community Credit Union and our members who expect truly excellent service from their financial institution. As a credit union with community ties dating back to 1928, we still regard our customers as real people with unique needs, not as numbers.

If you want personal service, diverse financial options, and competitive rates, you'll fit right in with the ever-growing crowd at

River Community Credit Union.

We hope to see you all at the Annual Business Meeting held on April 19, 2008, at the Hotel Otumwa.

Let us know if you're interested in serving as a Board Director. Deadline for applications is March 10, 2008. No nominations will be taken from the floor.

The credit union pays for half your meal and gives away great prizes. That means you only have to



*River Community Credit Union
 1928-2008 and going strong!*

pay \$7.00 for a scrumptious meal for each adult and \$3.50 for each child.

Social hour at 6:00 and Dinner and Meeting at 6:30 pm.

You will need to let us know if you are coming by March 30, 2008, deadline!

Hope to see you there!

RCCU Rates

<u>Certificates</u>	<u>Rate</u>	<u>APY</u>
6 MON	3.75%	3.82%
11 MON	3.85%	3.92%
12 MON	4.15%	4.23%
19 MON	4.25%	4.30%
36 MON	4.00%	4.07%
<u>BASIC SHARES</u>	1.00%	1.01%
<u>KIRBY SHARES</u>	1.25%	1.26%
<u>IRA</u>	3.75%	3.82%
<u>MONEY MARKET</u>	from 2.50%	2.53%
	to 3.00%	3.04%
<u>AUTOS LOANS</u>		
<u>NEW</u> 60 MONS		7.25%
	72-84 MONS	7.50%
<u>USED</u>	7.50% to	10.50%
<u>25% Equity down</u>	minus	1.00%
<u>Automatic Payments</u>	minus	.25%



***VAROOM!** Because Auto Loan Financing Isn't Child's Play.*

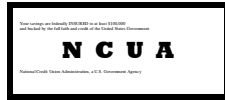
When you're ready to buy a new or used vehicle, make us the first place you stop. Our rates and terms are great. And pre-approval of loan will give you more bargaining power when negotiating the sale price of your new toy. After you've gotten your best deal—come see the loan experts at River Community Credit Union. After all, auto loan financing isn't child's play. *Our rates can be as low as 6%.*

RIVER COMMUNITY CREDIT UNION

644 W Second St
Ottumwa IA 52501

Phone: 641-684-6302
888-647-6744
Fax: 641-684-7921

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.
Email: rccu@pcsia.net
www.rivercommunitycu.org



Visa Classic 11.9%
Visa Gold 9.9%
Visa Shared Secured
8.9%



Valentine Food For Thought

Cabbage always has a heart; Green beans string along.
You're such a cute tomato, Will you peas to me belong?
You've been the apple of my eye, You know how much I care;
So lettuce get together, We'd make a perfect pear.

Now, something's sure to turnip to prove you can't be beet;
So, if you carrot all for me let's let our tulips meet.
Don't squash my hopes and dreams now, Bee my honey, dear.
Or tears will fill potato's eyes, While sweet corn lends an ear.

I'll cauliflower shop and say, Your dreams are parsley mine.
I'll work and share my celery, So be my valentine.

Internet-Jeanne Losey

Free Life Savings Insurance on Primary Shares

For every dollar in your primary share account that you have deposited before the age of 55, River Community Credit Union will match dollar for dollar up to \$3,000—You have to leave it there for it to work. All deposits made after the age of 55 will be a percentage based on your age when you made your deposit. Call us at the credit union and ask for the brochure "Life Savings-Certificate of Insurance-Level Term Life Insurance".

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

DIRECT DEPOSIT-Use Direct Deposit for your paycheck, social security, retirement plan, military pay, or pension. Whether you're on vacation, sick or traveling out of town on business, your check will automatically be deposited and available for use. Use your monthly statement or online banking to verify that your account has been credited. Simple. Convenient. Safe. Reliable. Direct Deposit

The Great Pumpkin Contest Winners!

Congratulations to our Great Pumpkin Contest winners!

They each received \$10 for guessing the closes weight which was 24lbs and 5ozs.

Our winners are as follows:

Adults	Jerry Long
	Brenda Cassatt
	Jim Howard
Child	Makenzie Fischer
	Mandi Mcantire
	Kaitlin Monohon

A big **Thank You** to all our members who participated. You make the contests so much fun.

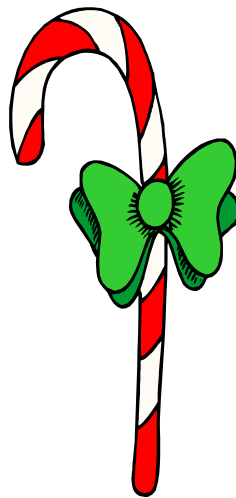
A member stepped up to my teller window requesting her account balance.

"Sorry," I told her, "but I'm afraid our computer is down."

"Ah," she said understandingly, "Terminal depression."

ADAM PARRY

READER'S DIGEST



Hope Your Christmas Was Merry and Have A Happy New Year!