

Summer 2008

Office Closings
July 4, 2008
Independence Day
September 1, 2008
Labor Day



Newsletter Time



RIVER COMMUNITY CREDIT UNION

Kirby Kids/Status One CD'S Now Available!

Are you needing that perfect tool to teach your child how to save in this day of spend, spend and charge? River Community Credit Union has just the tool for you.

We are now making available to our members a Certificate of Deposit for just our Status One/Kirby Kangaroo® Kids (from under 18 years old to birth).

You can start out with a minimum of just

\$250 dollars for twelve months at a rate of 2.90%. Now that's sweet!

When something good takes root, it just grows and grows. Your child can watch their CD grow in value as they grow by the dividends their CD will accrue and if he or she chooses, by adding money at the maturity roll over date.

Whether you're wanting your child to

save for college, his or hers first car or even for a rainy day, saving just became fun.



Teach your child the art of saving with his/her own Certificate of Deposit.

Did you know you can beat the gas prices this coming winter?

Yes, you can! There are several things you can do to cut your heating costs.

The first thing you can do is to change out your furnace filter on a monthly basis. A clean filter will allow your furnace to breathe economically.

The second thing you can do is to give your furnace a

thorough cleaning by a license HVAC technician. This will permit your furnace to operate at it's optimal level.

The third thing you can do is to update your furnace with a new 95% energy efficient model. The newer models could save you from 25% to 40% on this win-

ter's energy fuel bill. Don't sweat it if you don't have the funds on hand.

Call us for a Consumer Goods loan approval and start saving today.

RCCU Rates

<u>Certificates</u>	<u>Rate</u>	<u>APY</u>
6 MON	2.50%	2.52%
11 MON	2.70%	2.70%
12 MON	2.90%	2.90%
19 MON	3.00%	2.98%
36 MON	2.75%	2.68%
<u>BASIC SHARES</u>	.75%	.75%
<u>KIRBY SHARES</u>	1.00%	1.00%
<u>IRA</u>	3.25%	3.30%
<u>MONEY MARKET</u>	from	2.00%
	to	2.50%
		2.02%
		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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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



ATM Debit Card-FYI-Good News!

You may be seeing a different kind of activity in your share draft account history. Don't be alarmed. SHAZAM and Falcon fraud control has implemented a new procedure to deal with the growing abuse of debit cards. The new software will track abusers faster.

Instead of four free pin uses a month with your debit card usage and fees charged at the end of each month; you now have, FIVE free pin uses and a fee charge will happen at the time of transaction. Same fee of .75, plus tax, but, one extra pin usage each month. More money in your pocket!

Also, if you experience difficulty in withdrawing funds from the ATM machine, one new reason could be a past due loan payment. You may want to check your loan due dates. This is also a new fraud protection implemented by SHAZAM. Just one more way of protecting your resources!



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

Employee Corner

It is after great deliberation that I (Donna) am leaving River Community Credit Union. Many of you know, I take care of my husband's A/C & HTG company books. It has grown to the point where he needs a full time office manager and that would be me.

I want to thank all of you, for allowing me to help you take care of your financial needs. I always considered it a privilege and an honor. I am going to miss you all! I am leaving you in good hands. Nathan Bissell is coming on board. He is a new daddy and will soon have his degree in financial banking. He has been a RCCU member for twenty years. Stop in and wish him well.

TOP TEN NEW VEHICLE BUYING TIPS

Take Control!
Feel knowledgeable and sure of your self when purchasing your new vehicle by using these great tips.

1. Before you shop around, find out as much as you can about the vehicle that you want to buy.
2. The smart buyer never purchases a car on the first visit to a dealer (that's exactly what they want you to do).
3. Do not tell salespeople that you are shopping.
4. The best time to buy a car is one week before the end of the month or a big holiday, such as New



Be Car Smart!

Year's.

5. Always test drive the vehicle for comfort, noise level, power, and braking.
6. Get a copy of everything you sign at the time you sign it.
7. Do not let dealers run your credit history unless you are serious about buying.
8. Get your loan pre-approved at the Credit Union before you visit dealers.
9. If you are planning to trade-in a vehicle, the Credit Union can give you the fair market price-both the wholesale and resale values.
10. For the lowest monthly payment, take the factory rebate and finance your next new vehicle at the Credit Union.