



# Rivers View

Volume 5, Issue 3

3rd Quarter 2005

## Take Us For A Ride

Are you considering buying a new vehicle? Whether new or pre-owned, you can't afford to go car shopping without taking RRCCU along for the ride. We offer great low rates with terms you can afford to live with. Our auto loans give you the chance to find exactly what you're looking for in a new ride, without the worries of how you'll finance it.

Before you head out to the dealership, stop by the credit union and get **pre-approved** for your new car or truck. We will make buying your new vehicle easier. With **pre-approval**, you can look, decide, and buy without worries. Stop in and see our loan department today, and take us for a ride!



## Don't Get Caught In A Phishing Scam

What is Phishing? Phishing is a type of Internet scam that entices people to divulge their personal information by tricking them into believing that they are giving it to a company or financial institution in which they already do business with. How it works is, an e-mail is sent to you requesting that you verify or confirm specific information regarding your personal accounts or information. You are asked to click on a designated link to take you to the web site of the institution requesting the information. Most often there are specific consequences if



you don't respond. The problem is, the web site you are going to is not operated by the institution you know, but by the "phishing" scammers. After you log into their site and provide the information they are requesting, they can then obtain access to your accounts, and even steal your identity.

If you receive an e-mail requesting personal information either from a financial institution you have accounts with or from a government agency, you should be aware that none of these places would ask for that information over the Internet, and you should contact that institution immediately. If you think you have been a victim of "phishing", report it to the FTC. Forward any suspicious e-mails to [spam@uce.gov](mailto:spam@uce.gov) and file your complaint at [www.ftc.gov](http://www.ftc.gov) or call 1-877-FTC-HELP (1-877-382-4357).

Rogue River Community Credit Union does not request any personal information via e-mail. Please note that the scammers are always looking for new ways to get access to your information, before you give out any information either over the Internet or over the telephone you should confirm the legitimacy of those asking for the information. If you are unsure, call or contact the institution prior to giving any information.

# New Reward\$ Program at RRCCU - Check It Out!



## Rogue River REWARDS

Take advantage of the many money saving financial products and services Rogue River Credit Union has to offer *and* contribute to your own financial health. The Rogue River Reward\$ Program is our way to show you how much we value our active participating members.

You gain points by increased credit union activity and we deliver more and more benefits. Enjoy the rewards as your level increases from **BASIC** to **SILVER**, to **GOLD**, then **PLATINUM**.

Use this Scorecard to check out your score!

### SAVINGS POINTS

- \_\_\_ 25 For each Savings Product
- \_\_\_ 25 Share Certificate
- \_\_\_ 50 IRA Share and IRA Share Certificates
- \_\_\_ 50 Premium Share Account
- \_\_\_ 25 Aggregate Savings up to \$3,000.
- \_\_\_ 50 Aggregate Savings from \$3,001. to \$10,000.
- \_\_\_ 75 Aggregate Savings from \$10,001. to \$20,000.
- \_\_\_ 100 Aggregate Savings from \$20,001. to \$30,000.
- \_\_\_ 125 Aggregate Savings from \$30,001. and up
- \_\_\_ -300 For any Negative Share Balance

### LOAN POINTS

- \_\_\_ 25 All Consumer Loans
- \_\_\_ 25 Aggregate Loan Balance to \$1,500.
- \_\_\_ 50 Aggregate Loan Balance from \$1,501. to \$5,000.
- \_\_\_ 100 VISA Card
- \_\_\_ 75 Home Equity or HELOC Loan
- \_\_\_ 75 Aggregate Loan Balance from \$5,001. to \$10,000.
- \_\_\_ 100 Mortgage Loan
- \_\_\_ 100 Aggregate Loan Balance from \$10,001. to \$150,000.
- \_\_\_ 150 Aggregate Balance of \$150,001. and up
- \_\_\_ -500 Any Loan Delinquent 31 Days or more

### SELF SERVICE POINTS

- \_\_\_ 50 Checking Account
- \_\_\_ 50 Active ATM Card
- \_\_\_ 50 Active DEBIT/CHECK Card
- \_\_\_ 25 CU\*TALK Activity
- \_\_\_ 25 Home Banking Activity
- \_\_\_ 50 E-Statements
- \_\_\_ 50 Electronic Bill Payment
- \_\_\_ 50 Direct Deposit of \$1,000. or more per month
- \_\_\_ 50 Funds Transfer to any Loan

\*\*The point totals accumulated during each calendar month will determine your reward level for the following month.

## YOUR REWARDS

As a member of Rogue River Community Credit Union You will receive the following Rogue River Reward\$...

### BASIC Reward\$

- Free Notary
- 30 minutes free per month for CU\*TALK
- 30 minutes free per month on CU\*@HOME
- Discounts on Theme Park Tickets
- 3 Free ATM Transactions per month

### SILVER Reward\$ 101 - 300 Points

You will receive all of the Basic Rewards plus

- 10 additional free CU\*TALK minutes
- 30 additional free CU\*@HOME minutes
- 1 additional free ATM Transaction per month

### GOLD Reward\$ 301 - 500 Points

You will receive all of the Basic and Silver Rewards plus

- 10 additional free CU\*TALK minutes
- 30 additional free CU\*@HOME minutes
- 4 additional free ATM Transactions per month
- Free Money Orders
- .20% rate discount on consumer loans (excluding Real Estate, Overdraft Protection and VISA.)

### PLATINUM Reward\$ 501 + Points

You'll receive all of the Basic, Silver & Gold Rewards plus

- Another 10 free CU\*TALK minutes
- Another 30 free CU\*@HOME minutes
- 2 additional free ATM Transactions per month
- Free staff assisted telephone transfers
- 8 Free Replacement Checks
- Free Money Orders
- .25% Bonus on any Share Certificate/CD purchase for 24 months or more
- .05% discount on any consumer loan

### Rogue River Community Credit Union

172 East Gardner Street  
Post Office Box 310  
Sparta, Michigan 49345

Phone: 616-887-8262

[www.rrccu.org](http://www.rrccu.org)

# Let RRCCU Make Your Summer Dreams Come True!

Summer has finally arrived, and so has the heat! Beat the heat this summer by cruising in your new boat or on your new jet ski. Whether you like to play on the lake or camp on the edge of it, we can make it happen. With our great low rates you can afford to buy a new water toy, take a family vacation or pay off all those summer bills. The uses of your Summer Fun Loan are virtually endless! Our special low rates on up to \$2,000 for up to 18 months can help make the summer heat more livable.



Don't spend the summer inside sitting in front of the fan wishing you were outside make the best of the beautiful summer day. Make this summer one you won't forget. Stop by the credit union today and make your summer dreams a reality!

## Don't Leave For School Without Us

Don't leave for school without us! RRCCU would like to make leaving for college a little easier. We offer a variety of products and services that would make it easier to take care of your finances, even when you are away from home. So, before you leave for school, make sure you've checked off these RRCCU services on your Back-to-School Checklist:

- Checking Account
- ATM Card
- MasterMoney Debit Card
- RRCCU VISA



You can also take advantage of CU\*Talk, our Audio Response System, and our Home Banking. With CU\*Talk and Home Banking, you have 24 hour access to your accounts from anywhere at any time, from your phone or personal computer. Both products allow you to check your account balances, transfer funds, verify transactions, schedule payments and so much more!

So, stop by the credit union before you leave for school and make sure to take advantage of all our convenient products and services you will need when you are away from home.

## It's Christmas In July!

It's Christmas in July at Rogue River Community Credit Union where we are offering a special loan rate for all those summer expenses. For a limited time we are offering special low interest loan rates on any secured loan. You can use this secured loan for buying that new summer toy, an early winter toy, or for buying your college student a car to drive home for visits!

Stop by or call the credit union today to take advantage of our Christmas in July loan special and buy yourself or a loved one an early Christmas gift.



## Cedar Point Tickets

Cedar Point tickets are now available. Before you head down to the park, stop by the credit union and pick up your Cedar Point tickets at a discounted rate!



Start the summer off right with help from your credit union!

### Ticket Prices:

Adult:	\$34.00
Junior: (age 3 and older or under 48")	\$23.50
2-Day Ride & Slide:	\$64.00

# More Convenient Locations To Serve You

Did you know that as a member of RRCCU you can use any of the credit unions listed in this newsletter to make deposits or withdrawals from your credit union accounts?

The credit unions listed are part of our shared branching network, which allow you to optimize your credit union benefits when you aren't close to home. Before you go on vacation, make sure to check out the list of credit unions in the area you will be traveling to, or place the list in your glove box for just in case purposes.

Shared Branching is just one more way that we are making it easier for you to take your credit union with you when you are away from home!

## Grand Rapids Area

### *AAC Credit Union*

904 Broadway NW, Grand Rapids  
612 E. Main St., Zeeland  
855 E. Main St., Zeeland

### *Grand Rapids Municipal ECU*

1225 Plymouth NE, Grand Rapids

### *Oak Industrial Park CU*

600 Plymouth NE, Grand Rapids

### *West Michigan Credit Union*

1319 Front St., Grand Rapids

### *Kent County Credit Union*

1619 Plainfield NE, Grand Rapids

### *FedCom Credit Union*

150 Ann St. NW, Grand Rapids

### *Kenowa Municipal Fed CU*

1905 28th St. SW, Wyoming

### *ATL Credit Union*

841 36th St. SW, Wyoming

### *Grand Trunk Employees FCU*

1275 N. Raymond Rd., Battle Creek

### *Rogue River Community CU*

172 E. Gardner St., Sparta

### *Bissell Employees Credit Union*

2345 Walker NW, Grand Rapids

### *River Valley Credit Union*

7575 E. Fulton, Ada  
2500 W. Main, Lowell

### *Western Districts Members CU*

201 36th St., SE, Grand Rapids

## Lakeshore Areas

### *Service One Federal CU*

1075 E. Sherman Blvd., Muskegon

### *Filer Credit Union*

1117 28th St., Manistee  
1778 Kemmer Rd., Manistee

### *Safe Harbor CU*

1200 E. Tinkham, Ludington

### *Ottawa County School Emp CU*

16916 Robbins Rd, Grand Haven  
340 120th Ave, Holland  
0-195 Chicago Dr., Jenison

### *Greater Muskegon Postal CU*

800 First St., Muskegon

### *Shaw Box Employees Credit Union*

414 W. Broadway, Muskegon Hts.

### *Muskegon Co-Op Federal CU*

1051 Peck St., Muskegon  
1920 E. Laketon Ave., Muskegon  
491 W. Sherman Blvd., Muskegon Hts

### *Muskegon Governmental CU*

65 W. Laketon Ave., Muskegon

### *OCSECU Financial*

16916 Robbins Rd., Grand Haven  
340 - 120th Ave., Holland  
0-195 Chicago Dr., Jenison

### *Lakeshore Federal Credit Union*

2182 Lakeshore Dr., Muskegon

### *Michigan Coastal Credit Union*

1086 Creston St., Muskegon

### *Brunswick Employees Federal CU*

460 W. Laketon Ave., Muskegon

## Northern Areas

### *Forest Area CU*

638 Boyd St., Fife Lake  
782 S. Cedar, Kalkaska  
2291 E. M-113, Kingsley  
516 N. Michigan, Manton

### *Northwestern Area CU*

215 Bell, Cadillac  
103 Perry, Big Rapids

### *Wexford Community CU*

1021 N. Mitchell, Cadillac

### *Northwest Consumers FCU*

2948 Garfield Road N, Traverse City

### *Community First CU*

9637 N. Greenville Rd, Lakeview

### *Gratiot Community Credit Union*

211 W. Center St., Alma

### *Thunder Bay Area Credit Union*

417 W. Chisolm, Alpena

### *TBA CU*

924 East 8th St., Traverse City  
537 Bay St., Traverse City  
3033 Cedar Valley Dr., Traverse City  
746 Munson  
(joint location -East Trav. Catholic FCU), Traverse City

### *Central Michigan Comm. CU*

1200 W. Cedar St., Gladwin

### *West Michigan Credit Union*

825 Division, Big Rapids  
758 S. Chestnut St., Reed City

### *Alpena County Medical CU*

710 W. Miller, Alpena

### *Northwest Consumers Federal CU*

2948 Garfield Rd. N, Traverse City

## Northern Areas, Cont.

### *Besser Credit Union*

1381 N. Bagley, Alpena  
741 US 23 North, Alpena

### *East Traverse Catholic FCU*

3797 Veterans Dr., Traverse City  
209 St. Mary's St., Lake Leelanau  
746 Munson Ave., Traverse City

### *Central Michigan Community CU*

650 W. Fifth St., Clare  
101 Fair St., Evart  
3691 N. Clare St., Harrison

## Southern Area

### *Berrien Teachers CU*

8529 US 31-33 ,Berrien Springs  
56337 S M-51, Dowagiac  
2920 Lakeview, St. Joseph  
1501 S. 11th St., Niles  
749 Phillips St., South Haven

### *Allegis Credit Union*

5713 Venture Park, Kalamazoo  
621 East Chicago Rd.,Coldwater

### *Thornapple Valley Community CU*

202 E. Woodlawn, Hastings  
108 S. Grove St., Delton

## Eastern Area

### *Consumers Choice Credit Union*

2510 Weiss St., Saginaw

### *Frankenmuth Credit Union*

580 N. Main St., Frankenmuth  
7971 Main St., Ste #2, Birch Run  
12368 E. Washington, Saginaw  
9323 W. Saginaw, Richville

### *Town & Country Family CU*

2796 Erna Dr., Saginaw



**Rogue River**  
Community Credit Union

172 East Gardner Street  
Sparta, MI 49345-1525  
**616-887-8262**

**www.rrccu.com**

Weekday Office Hours:

Monday - Thursday  
9:00 a.m. - 5:00 p.m.  
Friday  
8:00 a.m. - 6:00 p.m.

Saturday Drive Thru and Lobby Hours:  
9:00 a.m. - 12:00 p.m. Sharp



## Holiday Closings

The credit union will be closed on the following days:

Monday, July 4th - Independence Day  
Monday, September 5th - Labor Day