



Rivers View

Volume 5, Issue 4

4th Quarter 2005

New Car Shopping?

Have you noticed the new 2006 models on the dealership lots? If you are considering buying a new car, or a used car don't get to the dealership without stopping by the credit union for pre-approval on one of our great auto loans. We are currently offering rates as low as 5.25% APR on new auto loans for up to 60 months, and rates as low as 6.0% APR on used auto loans for up to 54 months.



With rates this low you can afford that new fuel efficient car, or four wheel drive SUV for the battling the winter snow. Don't get wrangled into dealership pricing, stop by the credit union, apply online or fax in the application on the back for pre-approval before you shop.

Holiday Helper Loan Special



It won't be long until the snow starts to fly and the kids begin asking for all those expensive toys for Christmas. Don't worry, RRCCU is offering a Holiday Helper Loan to make it easier for you to surround your tree with all the things the kids (big and small) are asking for. For a limited time you can get up to \$1,500 at 6.00% APR for up to 12 months.

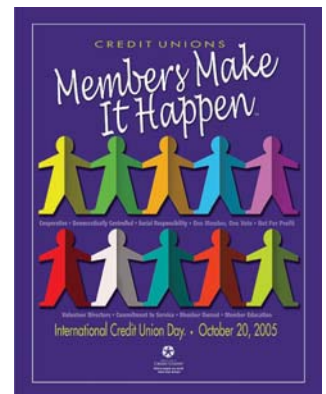
Whether you are buying toys for the tots or appliances for the big kid in your house, RRCCU can make this Christmas one to remember. Get your Holiday Helper Loan today!

Celebrate Credit Union Week With Us

For over 150 years, credit unions have supported each other and their members. This year we are celebrating the 57th International Credit Union Week October 17th - October 21st. There will be festivities all week long:

- Monday: Refreshments all day
- Tuesday: Youth Celebration Day
- Wednesday: Senior Citizens Day
- Thursday: International Credit Union Day
- Friday: Lunch on Us!

Join us in celebrating our dedication and commitment to your financial future. Mark your calendars for Credit Union Week and be sure to stop in and take part in our celebration.



Stuff Your Stockings With Savings



This holiday give the gift of savings by stuffing your stockings with Certificates of Deposits (CDs) and RRCCU Savings Accounts. Open your child or grandchild a savings account with only a \$5 deposit, or take out a CD for terms from 6 months to 1 year.

This year forego the candy and give the gift of savings.

Christmas Club Accounts Pay Off!

If you were one of the many members who began planning for this Christmas last year, your planning will soon pay off. On October 1st, all Christmas Club Account funds will be deposited into your share draft account, unless you have requested a paper check be sent to you.

Christmas Club Accounts are an excellent way to insure that you will have the money you need to surround your tree with presents. Depositing \$10 a week into your Christmas Club Account will guarantee you at least \$100 for Christmas shopping next year. If you didn't have a Christmas Club Account this year, be sure to open one for next year. Stop in and open your 2006 Christmas Club Account today!



Dividends

Share (\$100 min.) (18 & Up)	.85% APY
Share (\$5.00 min.) (17 & under)	.85% APY
Club Accounts (\$5.00 min.)	.85% APY
IRAs	2.02% APY

Call the credit union for other rates.

Rogue River
Community Credit Union

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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



Toys For Tots Donations

As the holiday season approaches, we will be collecting donations for the Toys for Tots program to benefit area children.

Help us make this year a special one by dropping off your new, unwrapped toy at our office. Your donation will be greatly appreciated.



Increase Your VISA for Holiday Shopping

Before you head out Christmas shopping, stop by the credit union and increase the limit on your RRCCU VISA. You don't want to be paying those high interest rates that the store cards and your other credit cards charge. With your credit union VISA you have low interest rates, a 25-day grace period on all charges and only one payment to make instead of making payments on all your cards!



To increase your VISA, simply stop by the credit union or apply online at www.rrccu.com. Don't spend the holidays worrying about what your credit card bills are going to be, know that with your credit union VISA it won't be as high as you think.

Holiday Closings

Holiday Closings:

Thursday, November 24th - Thanksgiving
Saturday, December 24th - 9:00 - Noon
Monday, December 26th - Christmas
Saturday, December 31st - 9:00 - Noon
Monday, January 2nd - New Years Day