



E-Statement Ease

Do you watch your mailbox each month waiting for your credit union statement to arrive to make sure that nobody else gets your sensitive financial information? Well stop waiting, we offer you the option to receive your credit union statements via e-mail. E-statements are a safe and secure way to ensure that the only person able to access your statement information is the one who checks your e-mail.



We understand how sensitive your personal information is and we take special precautions to ensure that all transactions sent via e-mail are sent over a secure

viable line. So, don't waste time worrying about your credit union statement getting lost or stolen in the mail, start receiving your monthly statements via e-mail. Stop by the credit union and talk to one of our friendly member service representatives today to sign up for E-statements.

Family Fun On The Road



Put an end to those long boring road trips with an RV loan from RRCCU. With our special rates as low as 5.50% APR, you can enjoy traveling America's highways with the entire family! Use our special new RV loan to visit national parks or to just find a quiet relaxing place by the lake to hide out.

With your new RV your family will be counting down to your next family trip. Stop by the credit union today and start making plans for some family fun on the road and make this summer one that your family will never forget!

Youth Week Celebration

We would like you to join us in celebrating one of our greatest assets, our youth. During the week of April 24th - 29th, we are celebrating our youth and what they mean to the credit union and our futures. We understand the importance of the changing financial needs of our children as the grow older, that is why we are offering a Teen Loan up to \$3,000 with a special rate as low as 7.99% APR. Proof of employment is required and a co-signer may be

necessary.

During Youth week we will also be matching \$5 deposits on all new youth accounts opened at the credit union^{*} and children between the ages of 0 and 2 will receive a free gift. Help us celebrate the future of our children by helping to get them started on a path of good financial decisions by getting them involved in the credit union.



Health Corner 2006

Let's talk EXERCISING...Get on the move! Get those legs moving and those arms pumping! Here are some tips to get you up and moving:

Let's Start Exercising...

- 1. For motivation and support, I would recruit a buddy or spouse to join you. Get your kids to work out with you in the living room.
- 2. Schedule your weekly workouts on a calendar. Pick a time, too! It's a visible reminder to you.
- 3. Try 20-30 minutes of cardio work-outs 4 days a week (200-300 calories a day). Anything extra is fabulous!

Look for more Health Tips in our next newsletter!

The Club Fitness & Tanning

258 S. State St., Sparta Special Offer for Rogue River Community CU Members

10% OFF any membership packages

Save Time With CU*Easy Pay

Are you looking for an easy way to simplify your life? CU*EasyPay can help you do jus that. Paying bills online is one of the biggest time-savers created by online banking. You enter account information, which company you are paying, their address, and any other required information. And just like that you can pay your bills. You also have the option of setting up automated payments to handle recurring bills, such as insurance premiums or utility bills. With online bill pay, you no longer have to make special trips to the post office for stamps or worry about your payment making it in time, you can simply pay the bill from home when it is due! CU*EasyPay is the simplest way to receive and pay bills. It is convenient, quick, easy, safe, secure and guaranteed.

In order to use this service, you must be signed up to use our home banking product, CU@Home. If you are not registered to use CU@Home, just log onto our web site, <u>www.rrccu.org</u> and sign up today, and find out how easy bill paying can be.

Holiday Closings

Monday, May 29th, *Memorial Day* - Closed Tuesday, July 4th, *Independence Day* - Closed



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





It's On The House

Have you spent all winter thinking about all those spring projects around the house? Figuring out how to afford them can be difficult, but not any more. We are offering great rates on Home Equity Loans to help you spruce up your home this spring. You can use the equity you have established in your home to finance new siding, a new roof, an addition or you could use your home equity to take a long overdue vacation.

It is nice to know that for everything you do to keep your home in good condition it



can finally help you by providing the funds you need for whatever expense you may have. So put it on the house this year and apply for a home equity loan today and stop thinking about those spring projects and get started!

Destination: Unknown

If you are dying to get away to anywhere other than here, we would like to make that dream come true. RRCCU would like to make it possible for you to get away with a special Vacation Loan up to \$3,500 for 30 months at

rates as low as 6.99% APR.

Don't let you day dreams get you down when you realize you are



still here in Michigan. With a Vacation Loan from RRCCU we can help you get to your unknown destination. Stop by the credit union and apply today!

Don't Forget Your IRAs!

Just a reminder to make your IRA deposits before April 15th for the 2005 tax year. If you don't have an IRA, now is a perfect time to open one. You can make monthly deposits or deposits whenever you want, up to \$4,500 for the 2005 year or \$5,000 for the 2006 tax year. Contact the credit union and get more information today!