

# RRCCU Fee Schedule

ATM Fee – Per Transaction (Excluding Deposits)	\$3.00
NSF & Courtesy Pay	\$30.00
Stop Payment & Stop Block Corp. Checks & Money Orders	\$15.00
Check, Corporate Check & Money Order Copies	\$2.00
Delinquent Loan Payment Fee	\$20.00
VISA Late Payment	\$25.00
VISA Returned Payment	\$30.00
Returned Checks (Per Item)	\$15.00
Account Balancing (Per Hour)	\$20.00
Photo Copies (Per Page)	\$2.00
Fax Fees (Per Page)	\$2.50
Money Orders	\$1.00
Travelers Checks (Per Hundred)	\$1.00**is this per 100 checks or \$100
Land Contract Services (Set-up Fee)	\$25.00
Land Contract (Per Payment)	\$5.00
Corporate & Cashiers Checks (Each)	\$3.00
Account Close & Re-Open within 90 Days	\$20.00
Garnishments Disclosures	\$25.00
Levy Disclosures	\$25.00
Microfiche Copy (Per Page)	\$2.00
Escheatment	\$15.00
Dormant Account Fee (Per Quarter)	\$10.00
Domestic Wire Fee	\$20.00
International Wire Fee	\$35.00
Check Cashing on Non-Active Accounts	\$5.00
Penalty For Early Withdrawal Club Accounts	\$25.00
IRA Transfers to Another Institution	\$25.00
Close IRA	\$10.00
Open Second Account	\$10.00
Address Correction From Post Office	\$5.00
PIN Replacement	\$5.00
Empty Envelope ATM Deposit	\$15.00
Notary Fee	\$3.00
<b>Lending Fees</b>	
Home Equity Loan Application	\$75.00
Mortgage Pro Fee	\$100.00
Interest Only Loan Payment	\$15.00
Consolidation Loan Disbursement Checks (Per Check)	\$3.00
Plastic Card Replacement (Excludes Renewals)	\$10.00
Cash Advance	\$5.00
Penalty For Early Withdrawals on Share Certificates	90 Days Interest

Dividends paid on share balances of \$100 minimum. Account holders 17 years of age and under are waived from the dividend exceptions.



**Rogue River**  
Community Credit Union

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

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

Weekday Office Hours:  
Monday, Wednesday & Thursday  
9:00 a.m. - 5:00 p.m.  
Tuesday 9:30 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 holidays:

Thursday, November 23rd – *Thanksgiving Day*  
Saturday, November 25th - *CLOSED*  
Saturday, December 23rd - *CLOSED*  
Monday, December 25th - *Christmas Day*  
Saturday, December 30th - *CLOSED*  
Monday, January 1st – *New Year's Day*



# Rivers View

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4th Quarter 2006

## New or Used, You Choose

Rogue River Community Credit Union is offering great rates on both new and used autos. So you can choose whether you want to purchase a new car or used car! Our new auto loans are as low as 4.99% APR for up to 60 months with nothing down, and our used auto loans are as low as 5.99% APR for up to 60 months with nothing down.

By choosing to finance your next auto with RRCCU financing you are sure to save big! With pre-approval, you will be able to go to the dealership knowing what you can afford to buy and you may be surprised how affordable that the new car you have been dreaming of actually is.



Let your credit union help you afford your new or used auto, you choose! Our great rates are exactly what you are looking for to finance your next auto purchase. So, stop by the credit union before you go to the dealership for pre-approval on your auto loan.



## Holiday Helper Loan Special

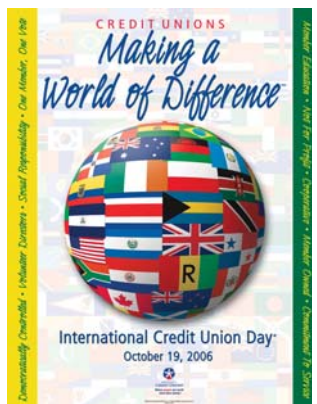
The holidays are approaching fast, and before you know it, you will be Christmas shopping. Don't spend restless nights worrying about how you are going to afford to surround your tree with presents or how you are going to be able to visit your family. Rogue River Community Credit Union is offering a Holiday Helper Loan Special to help you. At 7.99% APR on \$1500.00 for 12 months, start your holiday shopping now!

We want you to have a holiday season to remember, so stop by or call the credit union today for more information on the great rates you can get on our Holiday Helper Loan!

## Credit Union Day Celebration!

There are more than 157 million credit union members around the world, from Africa to Japan to the United States. We are proud of our strong history of supporting members in rural areas as well as urban. Credit unions make a "World of Difference" in the lives of all their members.

Please join us to celebrate the 58th Annual International Credit Union Week during the week of October 16th – 20th. All week long we will be celebrating our dedication to you and your financial success with refreshments on Thursday the 19th and lunch on us Friday the 20th. Please be sure to mark you calendars and stop by to share in our proud history of achievements.



## RRCCU Club Accounts Pay Off!

### Christmas Club Accounts

You have kept the holidays from sneaking up on you with a Christmas Club Account, and your savings are finally paying off. Christmas Club funds were automatically deposited into your share draft account, or share account if you don't have a share draft account, on October 1st. If your funds are not in your account, please contact the credit union.

If you didn't have a Christmas Club Account this year, now is the time to open one for next year. Stop by the credit union and open your 2007 account today, it is never too early to start saving for next year's holiday expenses. Christmas Club Accounts are an easy and effective way to save for the holidays!

### Vacation Club Accounts

A VCA lets you save for vacation spending in advance rather than relying on credit cards at the last minute. Like a Christmas Club Account, you can arrange to have the money deducted directly from your paycheck making savings as painless as possible.



## Information For You

### Increase Share Insurance

The NCUA has increased share insurance from \$100,000 to \$250,000 on specific accounts. Log on to [www.rrccu.com](http://www.rrccu.com) or call the credit union for more details.

### Passports Are Required

Are you planning on taking a trip to Canada, Mexico or the Caribbean? Effective December 31st, 2006 you will be required to have a passport. If you have a passport you need to make sure that it is current, if you don't have a passport, now is the time to get one.

You can find information on where to get a passport by logging onto [www.travel.state.gov](http://www.travel.state.gov) or by calling 1-877-487-2778. It is currently taking around 6 weeks to process your passport request, so if you are planning on traveling soon, be sure to act fast.

### Daylight Savings Time

Don't forget to "Fall Behind" on October 29th by turning your clocks back one hour.

## VISA Transfer = Cash Back!

Are your credit card fees emptying your wallet? Transfer your credit card balance from another institution and RRCCU will give you 1% CASH BACK\* just for transferring to a Rogue River Community Credit Union credit card.

Stop by the credit union today and talk to a Member Service Representative to find out more.

\*\$100.00 maximum cash back.

## Platinum VISA - Your Best Rate

We offer a great low 5.99% APR fixed rates on our Platinum VISA. RRCCU's Platinum VISA has up to a \$15,000 limit\*, a 25 day grace period on all purchases, and fraud and ID theft protection. If you don't already have a Rogue River Community Credit Union VISA card, now is the time to get one.

Stop by the credit union today and take advantage of the huge savings you will receive with your low interest RRCCU Platinum VISA.

\*Must qualify.

## Increase Your VISA For Holiday Spending

Before you head your Christmas shopping with your long list of ideas, don't forget to increase the limit on your Rogue River Community Credit Union VISA. You don't want to be paying those high interest rates that the store cards and your other credit cards charge. Our VISA cards have great low 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 limit, simply stop by the credit union or apply online at [www.rrccu.com](http://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!



## Planning Ahead

As more companies freeze or drop their pension plans, the concern is growing about how to save for retirement. What does this mean for you?

The responsibility of saving for retirement falls squarely on your shoulders. Unfortunately, most people are woefully unprepared for the task, and many admit having saved less than \$25,000 for their golden years. And because more people are living well into their 90s and beyond, there's a tendency to underestimate how much income is needed for retirement.

Since you can not rely solely on your company's pension plan for retirement, saving on your own is of the utmost importance. Let Rogue River Community Credit Union help you get on the road to a stable financial retirement with one of our savings products: savings accounts, Certificates of Deposit (CDs), or an IRA. We offer great rates on our Roth and Traditional IRAs both with deposit limits of \$5,000 for the 2006 tax year. IRAs may also



offer possible tax benefits, so talk to your tax advisor.

Don't put off saving for your retirement any longer. Stop by and talk to a Member Service Representative today and let us help get you on the path to a stable, and secure retirement.

## Make Your IRA Deposits For 2006

If you are one of our many members taking advantages of the great rates on our IRAs, don't forget to make your deposits for the 2006 tax year. You have until April 15th, 2007 to make your final deposit. For the 2006 tax year you can deposit up to \$5,000.00 in either your Roth or Traditional IRA.

Stop by the credit union and make your deposits today!

## CD Special

For a limited time, we are offering a great Certificate of Deposit (CD) rate of **5.5% APY!** This special rate is only available for a 18 month term with a minimum deposit of \$1,000.00.

CDs are an excellent savings investment. So, stop by the credit union today and take advantage of this great, limited time offer!



## Home Equity Center

A Home Equity loan allows you to borrow from the equity you have established in your home. It's an easy and affordable way to borrow the money you need for just about anything! We offer rates as low as 6.75% APR for up to 180 months.

RRCCU is offering you a chance to pay college tuition, spruce up your home, or take a family vacation all on your home. Home Equity loans have many benefits: low rates, fast closings, tax deductible interest (consult your tax advisor regarding this deduction), flexible terms and quick approval.

Your home isn't just a residence, it's an investment. And when you need money – cash in on that investment with a RRCCU flexible Home Equity loan.

## What Does Your Checking Account Cost You?

How much does your checking account cost? Consider this: Your credit union could save you money. It's a good bet our share draft/checking fees are lower than those at other financial institutions. Also, with our share draft/checking account you can take advantage of:

- Safekeeping for your cleared checks
- Convenient duplicate checks
- Easy record keeping with detailed monthly statements
- Time-saving direct deposit. Your check goes directly into your account on payday! It's the easiest, safest way to manage your money.
- RRCCU will buy your first box of checks (*new share draft accounts only*).

Come see us today, and start saving more and getting more with your credit union share draft/checking account.

