



Rivers View

Volume 7, Issue 1

1st Quarter 2007

Let's Celebrate!

We would like you to join us to celebrate our 51st Annual Meeting. The RRCCU Board of Directors and staff would like you to join us as we look forward to the coming year. The annual meeting is a good place to hear what is ahead for the credit union and what we have planned for the coming year. It is also a place to meet those whom you see when you conduct your credit union business.

Date: March 6th, 2007
Place: Sparta Civic Center
Time: 6:00 p.m.

This year there are two positions up for re-election. If you are interested in volunteering your time to be on our Board of Directors, stop by the credit union today and find out how you can run for the Board.

Please join us and fellow credit union members on March 6th at our 51st Annual Meeting. We hope that you will stop by for refreshments and to take part in the credit union experience. See you there!

Online Bill Pay Saves Time & Worry

Have you ever found a bill that you thought you'd paid earlier in the month? Now it's late. Our electronic bill payment service can help eliminate your worry and save you time.



Direct payment is the electronic transfer of an authorized payment from your checking into the account of a biller. It's ideal for recurring payments such as household bill payments, insurance premiums, automatic investment and savings plans, mortgage payments, auto loan payments, and charitable donations.

If you are looking to save time and hassle, consider using our electronic services. With CU*Easy Pay you can schedule payments in advance so that your bills get paid even when you're away on vacation or traveling for business. You can access CU*Easy Pay through CU@Home 24 hours a day, seven days a week, so you can manage your finances on your schedule and in the comfort of your own home.

Take advantage of this time and worry saving option through our CU@Home home banking product. By using CU*Easy Pay you no longer have to worry about having stamps to get your bills out on time, you can pay them anytime right from your home.



0% Financing

Not Just For Cars...Not Always A Good Deal!



At one time or another, almost every U.S. automaker has offered 0% financing, and some still do. And did you know that 0% financing also is available for furniture, electronics, and appliances? Don't run out to buy that television just yet, those great offers aren't always what they seem!

When you hear 0% financing, you think that sounds like a great deal. Well think again, those deals are often shrouded by hidden fees, special requirements and short terms. These short terms often make the monthly payments much higher than a longer low interest rate loan.

For example, let's say you are going to buy a \$600 couch with a 12-month term, 0% financing offer. First you must meet the credit requirements to qualify for the special rate. Then as part of the terms of the contract you must pay the full balance or a 20% APR will accrue from the date of purchase. So if you haven't completely paid for that couch after 12 months, you will owe an additional \$120, no matter how much you have left on the balance.

At the credit union we understand that 0% financing is an attractive offer, but you must weigh the odds. With today's economy you never know what may happen over the next year, and you won't want to get stuck with high payments you can't afford. Before you head out to make your next big purchase stop by the credit union and talk to one of our loan officers about how we help you buy a big screen tv, and save you money!

You Have A Lot To Lose

Identity thieves are looking for someone just like you. What makes you a target, nothing specific, just the fact that you aren't them and they can use your information to obtain credit for purchases and loans they don't intend to repay. With little more than your name, address, birth date and Social Security number thieves are able to obtain credit cards and access to your personal financial information. Some thieves use their new found identities to apply for jobs, or driver's licenses or worse, to commit serious crimes.



Thieves can obtain your personal information a variety of ways; by stealing your wallet or check, by going through your unshredded mail in the trash, or by stealing it from their place of employment. So, if you have your identity stolen what do you have to lose?

- Access to credit – A bad credit rating can virtually prohibit you from getting a credit card or any type of loan.
- Use of your checking account funds – You are likely to show up as a bad risk on retailer's check verification systems.
- Employment opportunities – A damaged credit report or driving record could take you out of contention for a new job.
- Work time – With passage of the Identity Theft and Assumption Deterrence Act 1998, victims finally have a federal law that gives them the right to file police reports and recoup damages. But it takes time to be persistent and assertive in clearing their names.
- Money – Costs can mount when you retain the services of legal council.

You have a lot to lose, so be sure to do all you can to protect your personal information. If you think you may be a victim if ID theft, report any suspected ID theft to the credit union as soon as you realize it has occurred and notify the appropriate authorities.

Lower Your Monthly Payments

How many credit cards are you currently carrying in your wallet? Cut them up, and carry the only one you need, your RRCCU Platinum VISA. Our Platinum VISA has no annual fee, a 25-day grace period on all purchases and is accepted worldwide wherever you see the VISA logo. In addition, you can use your Platinum VISA with a limit up to \$15,000 for cash advances when you need emergency cash!

5.99% APR



And what about your non-credit union credit cards? Are all your high interest credit card and store card bills starting to arrive with all your holiday expenses on them? With all those balances, minimum payment amounts and interest charges it just seems like you will never pay them off, well we can help. We would like to offer you the chance to transfer your non-credit union balances onto your Rogue River Community Credit Union Platinum VISA at our low rate of 5.99% APR*.

Stop by the credit union today and apply for your Platinum VISA! Wouldn't you rather make one low monthly payment, then 10 high payments? Stop by the credit union today and lower your monthly payments with your RRCCU Platinum VISA.

**Restrictions apply. Annual percentage rate.*

Convenience Is Number ONE

If you are away from home and need credit union services, we can help give you access to your credit union funds. Rogue River Community Credit Union is a part of shared-branching network that knows convenience is what you want, and what you need.

Shared branching allows you to conduct transactions just as you would at Rogue River Community Credit Union. So, whether you're away from home on vacation or business, or away from home because of one of life's shakeups, there are many credit unions willing to help you.

You can access a complete list of all the credit unions across the state of Michigan that participate in shared-branching along with RRCCU on our website under *Helpful Links*.

WANTED: Your Non-RRCCU Credit Union Checks

Do you have a RRCCU checking account? If not, why? We offer Debit cards, ATM cards, Overdraft Protection, Home banking and more. There are no minimum balance requirements, and no monthly fees.

If you stop in and open a new RRCCU checking account we will buy your first box of checks. We will also buy back your non-RRCCU credit union checks from your old checking account. By selling your checks back to us, you won't have to worry about someone stealing your information off of your old checks.

Take advantage of all that we have to offer to make it easier for you to take care of your financial business. Stop by the credit union today and open your RRCCU checking account!

W W W . R R C C U . C O M

2007 Is Here - The Countdown Begins

It's true, the days are already counting down until next Christmas. It may seem like it is too early to be thinking about it, but it is never too early to start saving for what lies ahead. Open a Christmas Club Account at the credit union to help you be financially prepared for your 2007 holiday season.

By depositing every week into your Christmas Club Account you will have extra cash for shopping or traveling next Christmas.



It is never too early to start planning ahead, stop by the credit union today and open your 2007 Christmas Club Account.

Make Your 2006 IRA Deposits Today

Don't forget to make your IRA deposits by April 16th. If you don't have an IRA, there is still time to open one this tax season. Call the credit union for current rates.



The contribution limit for the 2006 tax year for Traditional and Roth IRAs is \$4,000 (\$5,000 for those over age 50). Contributions can be made at any time of the year prior to the deadline for the tax year, April 16th, 2007. Stop by the credit union today and take advantage of one of these great savings tools and get started on securing a stable financial retirement.

Home & Boat Shows Are Coming To Town

It may be cold outside, but there are already signs of spring. The Home & Boat shows are coming to town! If you are looking for a new water toy, or are anticipating nicer weather for your home projects, the Home & Boat shows are a great place to start looking. But, before you head to the show, stop by the credit union and get pre-approved to purchase your new boat or deck kit.



RRCCU would like to make financing your new summer toy or project affordable. Stop and see us before you see the show!

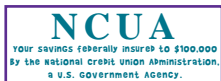
Rogue River
Community Credit Union

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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



Get Your Refund Faster

Are you expecting to receive a refund on your taxes this year? Don't waste time waiting around for your check to arrive in the mail, choose to receive your refund via Direct Deposit. By using Direct Deposit you will receive your refund twice as fast as a paper check and you won't have to worry about it getting lost in the mail or stolen.



Using Direct Deposit is easy, when you file your taxes simply provide your credit union account number and the credit union routing and transfer number, 272485136. You will need to call the credit union to verify the correct numbers. The numbers on the bottom of your checks will not work. Your refund will then be directly deposited into your credit union account upon process by the IRS!

If you have any questions about receiving your tax refund via Direct Deposit, please feel free to contact the credit union.

**Wishing our
Members A
Happy New Year!**