



Rivers View

Volume 9, Issue 4

4th Quarter 2009

Join Us For Credit Union Day

With these tough economic times, your credit union has never been a greater asset. More than 177 million people worldwide belong to a credit union just like yours, and many have found that it is safer to belong to a credit union than a bank. Because when you go to the credit union, you're not just a customer, you're a member. It really is "your credit union." Banks belong to shareholders, hoping to profit from your transactions. At a credit union, any earnings are returned to you in the form of better rates on loans and savings.

Knowing this, who wouldn't choose a credit union? It is your money, your choice and your credit union! We would like to invite you to join us in celebrating the dedication we have to the financial success of our members on October 15th with snacks and refreshments in the credit union lobby. Share the good news of membership in Rogue River Community Credit Union the week of International Credit Union Celebration. Bring in a new member we will match the first \$5.00 and you will be eligible to enter to win a \$50.00 Visa Gift. The winner will be drawn on October 16th at 6 p.m.

Mark your calendar, we look forward to seeing you!



YOUR CREDIT UNION™

Skip-A-Pay Coming Soon!

Watch for your **Skip-a-Pay** notice to be arriving in your mailbox soon! Effective December 1, 2009 until January 30, 2010, you will have the option of deferring your credit union loan payments. Notices will be arriving soon, so watch your mail!

Holiday Loan Special

Are you in need of some extra cash for your holiday expenses? RRCCU has the deal you are looking for! Take advantage of our Holiday Loan Special. With a special rate of 7.00% APR on up to \$1,500 for 12 months, your holiday travel is more affordable, and your tree will be completely surrounded with presents for the entire family. Use your holiday loan for new ski equipment, holiday travel, Christmas presents or any other cash emergency you may be having.

Apply online at www.rrccu.com or stop by our loan department today and get the cash you need to be the best Santa ever!



Take Us Anywhere

Are you heading to a warmer climate for the winter? Don't leave us behind, RRCCU offers many products and services that allow you to maintain use on your credit union accounts. Products like our Audio Response allow you to call 1-866-267-4346 and access your credit union accounts. We also offer you Direct Deposit so that you can have your monthly checks automatically deposited into your accounts. By doing this, you won't have to change your address when you head south and come back north! You can also access your credit union accounts at a number of other credit unions with through our Shared Branching Xtend Program. Take us anywhere with:

- **ATM** – you can use your ATM card to access your credit union accounts 24 hours a day, 7 days a week at a number of surcharge free ATMs across the country.
- **Bill Pay** – allows you to make arrangements for your bills to be paid automatically from your credit union account.
- **Debit Card** – your MasterMoney Debit Card can be used anywhere you see the MasterCard logo. Use your Debit Card and save on writing checks!
- **Direct Deposit** – with Direct Deposit your checks are automatically deposited into your desired account. To have our checks deposited you will need our routing number. Be sure to call the credit union to verify your correct account number.
- **Home Banking** – Home Banking allows you to check your balances, transfer funds, verify transactions, schedule payments and so much more!

Stop by the credit union before you leave and take advantage of these great products and services.



Christmas Club Accounts Pay Off!

Your savings are paying off! Christmas club account funds were deposited into your checking account on October 1st. Your funds are available now, so start your holiday shopping early to beat the crowds and long lines.

Christmas Club Accounts are a valuable tool to help you save for the holiday season, so you don't have to "break the bank" with your holiday. They provide you the opportunity to save for the upcoming holiday season and guarantee you'll have the funds for your holiday fun. You may have the money automatically deposited into your account or you may make deposits whenever you want. Open your 2010 Christmas Club Account today, it is never too early to start saving.

While opening your Christmas Club Account, you should consider opening a 2010 Vacation Club Account. If you are planning to go on Spring Break this year, a Vacation Club Account is the perfect tool to help you save!

Federal Regulation Z Changes

Due to new Federal Regulations (Regulation Z and Credit Card Act of 2009), we are required to make changes to the open-end loan products: Overdraft Protection, Line of Credit and Home Equity Line of Credit. The new regulation requires the mailing of a monthly periodic statement to you at least 21 days prior to the payment due date. Therefore, starting with your October 2009 payment, the due date on your open-end loan(s) will be changed from the 20th to the 25th.

Holiday Shopping and Your Credit Union VISA

Do you charge most of your Christmas gifts on your credit cards? If so, you should be charging on your low interest credit union VISA. Don't get stuck paying off high interest store cards after the holidays, paying off one low interest bill is much easier.

If you already have a Rogue River Community Credit Union VISA, increase the limit on your card before you head to the stores! To increase the limit on your RRCCU VISA, either stop by the credit union, apply online at www.filercu.com or fill out the enclosed application and fax it in. Don't spend more than you have to this holiday season, shop with your Rogue River Community Credit Union VISA.



Shop Wisely Online

Protecting your privacy is essential when shopping online. The following signals indicate that you have entered a secure Web page for online shopping:

- A screen notice that says you are visiting a secure site,
- A closed lock or unbroken key in the bottom corner of your screen, and
- The first letters of the Internet address you are viewing change from "http" to "https".

Shopping with a credit union credit card or debit card is a smart choice. We offer identity theft protection for stolen information. Always be sure to print and keep a copy of your receipt just in case. If you are unsure that the Web page you are purchasing from is secure, don't buy anything from that site.



Mini Loan Application

After filling out this application, return it to the credit union office, or fax it for fast approval: (616) 887-9080.

Name: _____ Member Number: _____

Social Security Number: _____

Phone Number: _____

Employer: _____ Start Date: _____

Your Gross Monthly Income \$: _____ Annual Income \$: _____

Loan Request \$: _____ Security: _____

Check Here To Increase VISA Limit Increase Amount: \$ _____

Everything I have stated in this request is correct to the best of my knowledge. You are authorized to check my credit and employment history. I also agree to provide additional information or documents needed if my request is approved.

Signature: _____ Date: _____

Privacy Notice Disclosure

ROGUE RIVER COMMUNITY CREDIT UNION

485 S. State • PO Box 310 • Sparta, MI 49345
Phone: (616) 887-8262 • Fax: (616) 887-9080

PRIVACY NOTICE AND DISCLOSURE

Rogue River Community Credit Union, your member-owned financial institution, is committed to providing you with competitive products and services to meet your financial needs and help you reach your goals. We are equally committed to protecting the privacy of our members. Under federal law, we are required to give you this privacy notice. It describes our credit union's privacy policy and practices concerning the personal information we collect and disclose about our members. It also includes information about the parties who receive personal and sometimes nonpublic information from us as we conduct the business of the Credit Union.

If after reading this notice you have questions, please contact us at:
(616) 887-8262

or write to:

Connie Traxler
Rogue River Community Credit Union
PO Box 310
Sparta, MI 49345

or e-mail:

info@rrccu.com
www.rrccu.com

INFORMATION WE COLLECT ABOUT YOU —

We collect nonpublic personal information about you from the following sources:

- Information we receive from you on applications and other forms.
- Information about your transactions with us.
- Information we receive from a consumer reporting agency.
- Information obtained when verifying the information you provide on an application or other forms; this may be obtained from your current or past employers, or from other institutions where you conduct financial transactions.

PARTIES WHO RECEIVE INFORMATION FROM US —

We may disclose nonpublic personal information about you to the following types of third parties:

- Financial service providers, such as insurance companies.
- Non-financial companies, such as consumer reporting agencies, data processors, check/share draft printers, plastic card processors, and direct marketers.

DISCLOSURE OF INFORMATION TO PARTIES THAT PROVIDE SERVICES TO US —

In order for us to conduct the business of the Credit Union, we may disclose all of the information we collect, as described above, to

companies that perform marketing or other services on our behalf or to other financial institutions with whom we have joint marketing agreements so that we may provide members competitive products and services. We may also disclose nonpublic personal information about you under circumstances as permitted or required by law. These disclosures typically include information to process transactions on your behalf, conduct the operations of our credit union, follow your instructions as you authorize, or protect the security of our financial records.

To protect our members' privacy, we only work with companies that agree to maintain strong confidentiality protections and limit the use of information we provide. We do not permit these companies to sell the information we provide to other third parties.

DISCLOSURE OF INFORMATION ABOUT FORMER MEMBERS —

If you terminate your membership with Rogue River Community Credit Union, we will not share information we have collected about you, except as may be permitted or required by law.

HOW WE PROTECT YOUR INFORMATION —

We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, or procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

WHAT MEMBERS CAN DO TO HELP —

Rogue River Community Credit Union is committed to protecting the privacy of its members. Members can help by following these simple guidelines:

- Protect your account numbers, plastic card numbers, PINs (personal identification numbers) or passwords. Never keep your PIN with your card, which can provide free access to your accounts if your card is lost or stolen.
- Use caution when disclosing your account numbers, social security numbers, etc. to other persons. If someone calls you explaining the call is on behalf of the credit union and asks for your account number, you should beware. Official credit union staff will have access to your information and will not need to ask for it.
- Keep your information with us current. If your address or phone number changes, please let us know. It is important that we have current information on how to reach you. If we detect potentially fraudulent or unauthorized activity or use of an account, we will attempt to contact you immediately.

Let us know if you have questions. Please do not hesitate to call us — we are here to serve you!



Rogue River Community Credit Union
485 South State Street
Sparta, MI 49345
616-887-8262
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 days:

Thursday, November 26th – Thanksgiving Day
Thursday, December 24th – Christmas Eve
(Open 9:00 a.m. – 1:00 p.m.)
Friday, December 25th – Christmas Day
Saturday, December 26th
Thursday, December 31st – New Year's Eve
(Open 9:00 a.m. – 1:00 p.m.)
Friday, January 1st – New Year's Day