



# Rivers View

Volume 10, Issue 1

1st Quarter 2010

## Join Us for Our 54th Annual Meeting

The RRCCU Board of Directors and staff would like to invite you to join us along with fellow credit union members for our **54th Annual Meeting**. The annual meeting offers you the opportunity to meet those who govern credit union policies and to hear what is ahead for the credit union. This year's Annual Meeting will be held:

**Date: March 24th, 2010**

**Time: 6:00 p.m.**

**Place: To Be Announced**

This year there are 2 positions on the Board of Directors up for re-election, as well as 2 Supervisory Committee positions. If you are interested in volunteering your time, contact Mickie Traxler at the credit union, 616-887-8262 ext. 10.

Mark your calendars for March 24th, and join us for refreshments and take advantage of the credit union experience! We hope to see you there.

**HAPPY NEW YEAR!**

**Thank You for your Continued Support!**

## Save Time and Money with Convenient Credit Union Services

We know how precious your time is. RRCCU offers a variety of time- and money-saving services to help you keep your life moving forward, such as: Audio Response, E-statements, and online Bill Pay. If you have questions regarding your account information, you can call our toll free number at 1-866-4347. Your account information is available 24 hours a day, 7 days a week. So if the credit union is closed, you can still access your account information.

E-Statements and online Bill Pay are two great features of our home banking. E-statements come delivered directly to your personal e-mail account, safely and securely. You receive your monthly statements faster than you would a paper statement! Using Bill Pay allows you to pay your monthly bills directly out of your credit union accounts when it is convenient for you. Payments are made faster, and can be scheduled as recurring payments, and no more looking for stamps!

Take advantage of these time- and money-saving services.

## When It Comes to Your Finances, There's No Quick Fix

You're bound to experience a few cuts and bruises now and then. But don't just put a band-aid on a bleeding budget. Instead, look to us for help with personal loans, credit management, savings products and even setting up a budget. Rogue River Community Credit Union offers a variety of products and services that can help you stay on track with your finances.



We can help you reach your financial goals and dreams, the right way. When it comes to your finances, there is no quick fix. So, put the band-aids away and visit the credit union today. We offer long-term solutions for all of life's ups and downs.



# It's That Time of Year ~ Tax Time!



It is that time of year again, tax time! To ensure that you receive your tax return the quick and easy way, use Direct Deposit this tax season. Direct Deposit allows you to receive your refund faster than a paper check, and without worry. You

won't have to keep checking your mailbox, your refund will be directly deposited into your credit union account in half the time it would take to receive a paper check.

Using Direct Deposit is simple. When you file your tax return include your credit union account number in the designated spot and the credit union's routing and transit number, 272485136. Contact the credit union to verify your correct account number to ensure proper posting of your tax refund.

Your December statement will have all of your tax information on it. Don't wait around watching your mailbox for your check, choose direct deposit and get your cash twice as fast!

## Do You Have a Credit Union Checking Account?

How much does your checking account cost? Your credit union can save you money. Our checking account fees are lower than those at other financial institutions. With a checking account from Rogue River Community Credit Union you receive the following:

- A discounted first box of checks,
- No minimum balance,
- No monthly fees,
- Overdraft protection available,
- ATM/Debit Cards with nationwide acceptance, and
- Direct deposit.



You will find the best deal at your credit union, so if you don't already have a credit union checking account, now is the time to stop in and open one. It pays to use our checking accounts!

## Club Accounts Help You Save

Are you planning on taking a vacation this year? We can help you save. RRCCU offers a Vacation Club Account. Like our Christmas Club Account, you can schedule regular deposits or make deposits whenever you want. Each club account is an excellent tool to help you save. By making regular deposits, you will have the funds available when you are ready to go on vacation or Christmas shopping.

To open a Vacation or Christmas Club account, all you have to do is stop by our office and talk to one of our Member Service Representatives. Whether you choose direct deposit or personal deposits, having a RRCCU Christmas Club account will prove to be beneficial next holiday season.



## Don't Forget to Make Your IRA Deposits for 2009

Are you one of our many members who are saving for your retirement with an IRA (Individual Retirement Account)? If so, don't forget to make your deposits for the 2009 tax season. All deposits must be made by April 15th, 2010. If you don't currently have an IRA, now is a good time to start planning ahead for the days when you don't have to get up and go to work every morning. We offer Traditional and Roth IRAs, both of which offer specific benefits. To open an IRA account, stop by the credit union today.

A solid, diversified financial plan for retirement is one of the keys to happiness and comfort in life. Don't wait to start planning for your retirement, it's not too soon or too late to make your IRA deposits for the 2009 tax year.

**Rogue River**  
Community Credit Union

485 South State Street  
Sparta, MI 49345

**616-887-8262**

**www.rrccu.com**

### WEEKDAY OFFICE HOURS:

**Monday, Tuesday, Wednesday:**  
9:00 a.m. - 5:00 p.m.

**Thursday:** 9:00 a.m. - 5:30 p.m.

**Friday:** 8:00 a.m. - 5:30 p.m.

**Saturday Drive Thru and Lobby**

**Hours:** 9:00 a.m. - 12:00 p.m. Sharp



### Skip-A-Pay after the Holiday!



*Need some extra Cash  
to recover from your holiday Bash?  
May your New Year be filled with cheer!  
When we save you \$\$ throughout the year!*

**REFINANCE IN JANUARY  
NO PAYMENTS UNTIL MARCH!**

**Call...Brenda Spicer - 616-460-8841  
bspicer@mcglonemortgage.com**

Credit Union Mortgage Consultant "Employed by McGlone Mortgage"