



Rivers View

Volume 10, Issue 2

2nd Quarter 2010

Invest in America

Rogue River Community Credit Union joined the national “**Invest in America**” program, offering credit union members cash rebates and discounts on eligible new GM and Chrysler vehicles. This program gives us the chance to help our members save even more on the purchase of their new vehicle, and it demonstrates how the cooperative nature of the credit union benefits the local economy.



In addition to the great savings you receive on purchasing a new vehicle, Invest in America also offers you discounts with Sprint, FTD, Allied Moving Benefits, CU Benefits Express, Equity Lifestyle Properties – Vacation Destinations, Complete Tax and coming soon Direct TV!

Go to www.lovemycreditunion.org or click on the link at our website www.rrccu.org for full information on qualifying vehicles and other saving benefits you can receive just by being a credit union member.

Thinking of Buying a New Car?

If you are considering buying a new or used vehicle, look no further than your credit union! We know that buying a new car can be frustrating. You find the car you want, but the dealership is offering outrageous terms with their financing. RRCCU has great low rates on our new and used auto loans. Our new auto loans are as low as 4.50% APR, and our used loans are as low as 5.00% APR, both for a variety of terms.



An RRCCU auto loan gives you the ability to buy your new car with payments you can afford. Stop by the credit union or apply online today at www.rrccu.org

Money Problems? Let Us Help!

If you're having financial difficulties please call us at **616-887-8262**. There may be several things that we can do to help lighten your financial burden.

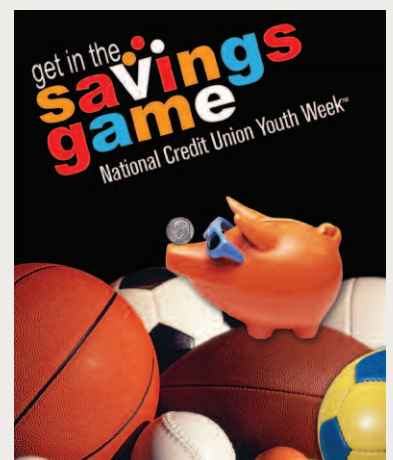
If you are having problems with other debtors, the very best thing for you to do is to call them and tell what your current situation is. Don't let them think you're just ignoring them, tell them what is going on with you financially and ask for help! It's the best way to help relieve the stress of money problems.

Get In The Savings Game!!

Kids love to play games – and win!!! It's never too early to teach your children and grandchildren how to play the savings game. It will teach them how to save regularly and spend wisely. A good head start will help them cross the finish line to adulthood ahead of the others.

Join Rogue River Community Credit Union as we celebrate our young members during “**National Credit Union Youth Week**” April 19th-April 24th. Have your child pick up a piggy bank at the credit union office. If they fill it up and bring it back for deposit during youth week, we will match the \$5.00 deposit.

Now that's a great start towards winning the savings game!!



Funds Availability Policy Change Notice

We have changed our funds availability policy. The changes are beneficial to you and are already in effect. Regulation CC requires that credit unions notify members within 30 days after implementing a change that improves the availability of funds. On February 27, 2010 the Federal Reserve Banks transferred all check-processing operations to the Federal Reserve Bank of Cleveland. As a result of this, there will only be a single check-processing region for purposes of Regulation CC and there will no longer be any checks that are non-local. The extended hold for non-local checks will be eliminated. Checks subject to a local hold will generally be available no later than the second business day after the day of the deposit.

Longer Delays May Apply

Funds you deposit by check may be delayed for a longer period under the following circumstances:

- We believe a check you deposit will not be paid.
- You deposit checks totaling more than \$5,000 on any one day.
- You redeposit a check that has been returned unpaid.
- You have overdrawn your account repeatedly in the last six months.
- There is an emergency, such as failure of computer or communications equipment.

We will notify you if we delay your ability to withdraw funds for any of these reasons, and we will tell you when the funds will be available. They will generally be available no later than the seventh business day after the day of your deposit. This policy change applies to all accounts.

*See account disclosure for Special Rules for New Accounts.

Annual Meeting Update

Thank you to everyone who attended our 54th Annual Meeting on March 24th. We enjoy being able to spend time with our members in such a relaxed environment. The Board of Directors and credit union staff are looking forward to another successful year serving all of your financial needs.

Not Moving? Why Not Remodel!

If you aren't moving into a new home, why not make your current home feel new with a Home Equity loan from RRCCU? 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 great low rates for a variety of terms.

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 flexible RRCCU Home Equity loan, stop by the credit union or apply online today!

Need Some Springtime Funds?

You made it through the winter and tax time, now it's time to enjoy the Spring! You may be looking back on last year's bills or tax payments you owe wondering how you're going to pay them. Or perhaps you are thinking about the hot sun and how you want to buy a new summer toy, patio furniture or lawn mower.

RRCCU is offering a special springtime loan on \$2,000 at 7.5% APR for 12 months. We also have Mortgage and Home Equity opportunities for our members. Stop in and let us help you.

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



Holiday Closings

We will be closed on the following days:

- Saturday, May 29 – Memorial Day Weekend
- Monday, May 31 – Memorial Day
- Saturday, July 3 – Independence Day Weekend
- Monday, July 5 – Independence Day Holiday