



Rivers View

Volume 10, Issue 3

3rd Quarter 2010

Don't Forget to "Opt-In"

Make sure you stop into RRCCU to "opt-in" to continue to receive Overdraft Protection for ATM withdrawals and debit card purchases after August 15, 2010. It is very important that we receive your "opt-in" form, or we will not be able to cover your ATM and Debit card transactions after August 15, 2010.

"Opting-in" will allow the credit union to continue to cover transactions you may make that would overdraw your account and leave you will NSF fees. Having overdraft protection doesn't cost you, but it can save you in overdraft fees and hassles. "Opting-in" is a good thing to do, if you have questions regarding this change, please contact the credit union and speak to one of our member service representatives.

Share Membership with Your Family and Friends

You know the benefits of credit union membership because you are a member of RRCCU, but do your family and friends enjoy the same benefits? As we maintain our focus of trying to extend our people-helping-people practices to more individuals in the area, we invite you to pass along the message of credit union membership to your family and friends.

Credit union membership means great things: lower rates, a variety of made-to-fit programs, and more efficient and personal service. Share all the great products and services that RRCCU has to offer with those closest to you, and your family. Let them know how convenient your credit union is, and how easy it is to become a member!

Limited Time Auto Rates!

Hit the road this summer with a Rogue River Community Credit Union Auto Loan Special! For a limited time we are offering rates as low as 3.25% APR* for terms up to 72 months on 2011–2007 new and used autos! In addition, we are also offering rates as low as 4.25% APR* on all 2006–2002 used autos. With rates this low, you can't afford to finance your ride anywhere else.

Already bought your new car? We can still save you by refinancing your auto loan from another institution. You can apply in person or online at www.rrccu.com. Don't miss out on these great rates, apply today!

*Rates based on credit. Subject to change without notice.



NO STRINGS ATTACHED Checking Accounts

How much does your checking account cost? If you don't have a credit union checking account, it costs more than it should. Our checking account fees are lower than those at other financial institutions and offer great benefits, such as:

- No minimum balance,
- No monthly fees,
- Overdraft protection,
- ATM/Debit Cards with nationwide acceptance,
- Direct deposit, and
- First box of checks free with new checking account.



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

Get Your RRCCU Platinum VISA

So many Americans have struggled with rising credit card interest rates, watching their monthly payments increase while their credit limit is decreasing. RRCCU Platinum VISA cards have a low FIXED 9.99% APR, rate with a 25-day grace period on all purchases and NO annual fees.



RRCCU has always strived to provide its members with the best products and services, including our low interest rate VISA cards. Apply today for our Platinum VISA card and get a FREE gift with approval. And don't forget to transfer your other credit card balances to your new RRCCU Platinum VISA and enjoy significant savings.

Less than 175 Days and Counting!

Yes, that's right, Christmas is coming! You may not be thinking about your gift list yet, but your budget is.

Now is a great time to stop in and open a Christmas Club Account for your 2010 holiday shopping. Making scheduled deposits into your club account can guarantee that come Christmas, you will have some extra cash for your holiday shopping or travel. No matter how much you deposit, your savings will pay off.

Stop by the credit union today and open your 2010 Christmas club account – the days are going by fast!



We Have the Answer You Were Looking For!

Are you looking for a smart gift for a hard-to-buy-for person? Are you worried about carrying cash on your next vacation? Or are you sending a child off to college to manage their own money?

RRCCU has the answer you were looking for ... a VISA Gift Card. VISA Gift Cards are great for any occasion. They are accepted world-wide and can be used wherever you see the VISA logo. They are pre-paid and can help you budget your funds when on vacation or off to school. Stop by the credit union today for your VISA Gift Card.



Rogue River
Community Credit Union

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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, July 3 – Independence Day Weekend

Monday, July 5 – Independence Day Holiday

Monday, September 6 – Labor Day