



# Rivers View

Volume 10, Issue 4

4th Quarter 2010

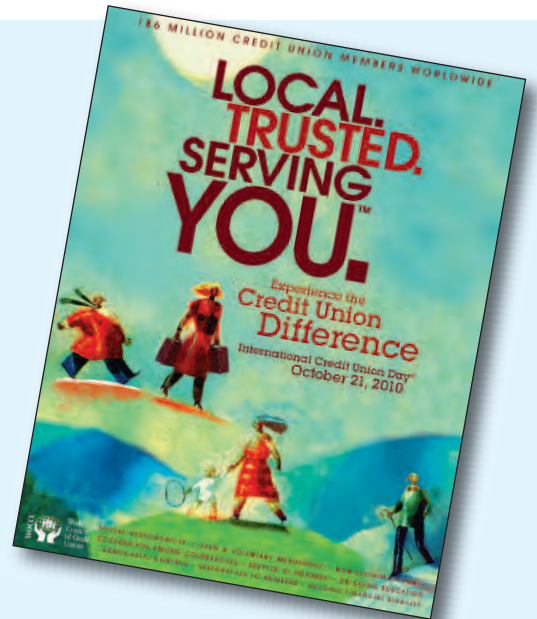
## Join Us to Celebrate Credit Union Day!

Rogue River Community Credit Union is proud to have been serving its members and the community for 54 years as your neighborhood credit union!

We invite you to join fellow credit union members in celebrating the proud history credit unions have of servicing the needs of their members on International Credit Union Day.

On **October 21st**, we will be having refreshments and snacks in the credit union lobby.

Mark your calendars and be sure to stop by and celebrate with us!



## Holiday Helper Loan Special



The holiday season is coming soon, and we want you to be ready. This year we would like to help you make it a holiday to remember with a special Holiday Helper loan. You can use our special loan for traveling to see family and friends, to consolidate your holiday bills or for surrounding your Christmas tree with all the “wishes” your family has.

- Our special loan offers:**
- 6.5% ARP\*
  - Up to \$1,500
  - 12 month term

Let RRCCU help make this your best Christmas ever with our Holiday Helper loan. Stop by the credit union or apply online at [www.rrccu.com](http://www.rrccu.com) and get your holidays off to a great start!

## Our Holiday Gift to You!



We would like to award our qualifying members with credit union loans a special holiday gift – a chance to **skip a loan payment!**

The payment you skip will be added to the end of your loan, but you can choose not to make a payment without any consequences.

Qualifying members will be receiving their **SKIP-A-PAY** notices in the mail soon. You will have the option of deferring your credit union loan payments between December 1, 2010 and January 30, 2011. Be sure to watch your mail, your SKIP-A-PAY notice will be coming soon!



## Holiday Shopping and Your Credit Union VISA

If you are like most people and charge a majority of your holiday expenses, you should be using your low-interest Rogue River Community Credit Union VISA to make your purchases.

Don't get stuck paying off high interest store cards after the holiday. Paying off one low-interest bill is much easier than paying multiple, high-interest cards.

If you already have an RRCCU VISA, increase the limit on your card before you head out shopping. This way you won't be tempted to use your high-interest store cards.



To increase your limit or to open a new VISA with Rogue River Community Credit Union, stop by the credit union or apply online at [www.rrccu.com](http://www.rrccu.com).

## Your Christmas Club Funds Are Now Available!

Congratulations to all our Christmas Club Members, your saving has paid off. On October 1st your Christmas Club funds were deposited into your designated account, and are available now!

If you didn't save enough this year, be sure to increase your deposits for next year when you open your 2011 Christmas Club Account. Christmas Club Accounts are a great savings tool to make sure that you don't spend your savings or rack-up your credit cards during your holiday shopping.



Saving for Holiday expenses is easy with a Christmas Club Account. So, why not take advantage of saving for your next trip with a Vacation Club Account? It works the same as a Christmas Club Account. You can either set up automatic deposits or you can make deposits as you want. Stop by the credit union today and open your Club Accounts.

## It's Me 247 Has Gone Mobile!

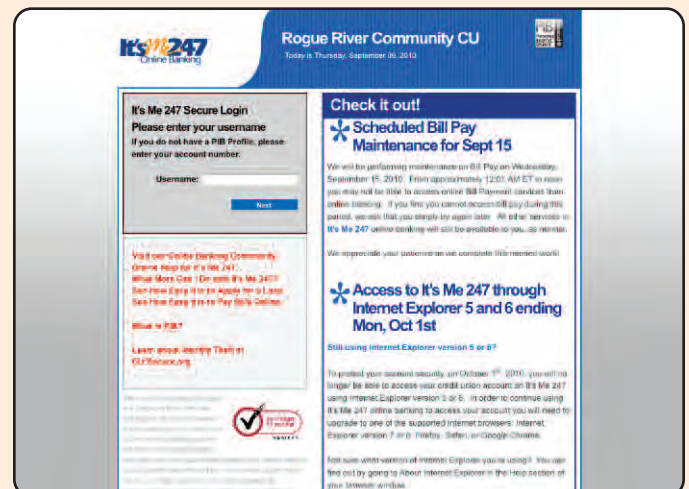
We have opened a new branch and it fits in the palm of your hand!

If you have a web-enabled phone or other device, you can now access our home banking, **It's Me 247**.



This easy-to-use and secure site is available by clicking the It's Me 247 logo on our home page, [www.rrccu.com](http://www.rrccu.com).

Access the **Try Mobile!** feature in the It's Me 247 for more information, including a phone emulator and a video demo!



## Take Your Debit Card with You When You Leave!

Are you leaving the area for the winter? We can make it easier to use your credit union accounts from where ever you may be. Our **Debit Cards** allow you to use your Michigan checking account no matter where you are. Your debit card purchases are automatically deducted from your credit union checking account.

To get a RRCCU debit card you must simply have a checking account. Enjoy the many conveniences a Rogue River Community Credit Union Debit Card has to offer.

Stop by the credit union today and take advantage of our Debit Cards.



ROGUE RIVER COMMUNITY CREDIT UNION is conducting a verification of member accounts. Please compare your statements with your records and report any differences in balances to :

Supervisory Committee, RRCCU  
% Mary Brown  
PO BOX 168  
Grant, MI 49341



You have 60 days to report any discrepancies. When replying, please state your name and your account number.

Reporting of errors in response to this verification request does not satisfy or interfere with your rights and responsibilities regarding billing error procedures under the FAIR CREDIT REPORTING ACT.

September 31, 2010

## Withholding Notice (Form 2317)

Payments from your IRA are subject to federal income tax withholding, unless you elect no withholding.

You may change your withholding election at any time prior to your receipt of a payment. To change your withholding election, complete the appropriate form provided by your credit union.

Withholding from IRA payments, when combined with other withholding, MAY relieve you from payment of estimated income taxes. However, your withholding election does not affect the amount of income tax you pay.

You may incur penalties under the estimated tax rules if your withholding and estimated tax payments are insufficient.

***Do you winter in Florida?*** If so, Rogue River Community Credit Union has a shared branch partner, **Sarasota Municipal Credit Union**. You can conduct any of your credit union business at a SMCU branch, with direct access to your RRCCU accounts.



## Find Us On Facebook!

Stay up to date with all the latest news, events and promotions with

**Rogue River Community Credit Union.**

Become a fan of Rogue River Community Credit Union. Help us reach our goal of 150 fans by October 31st and we will hold a drawing for a **\$50 VISA** gift card. All fans will be entered into the contest. So spread the word to your friends and family.

# 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!



**Weekday Office Hours:**  
**Monday–Wed:** 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

**Thursday, November 25th through Saturday, November 27th – Thanksgiving Holiday**  
**Friday, December 24th – Christmas Eve**  
**Saturday, December 25th – Christmas**  
**Friday, December 31st – New Year's Eve**  
**Saturday, January 1st – New Year's Day**