



COMMUNITY CREDIT UNION

River's View

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www.rrccu.com

3rd Quarter 2011



Enjoy Some Summer Fun!

Trying to figure out your summer plans? We would like to help you make the most of the summer months. RRCCU is offering a special rate on RVs and personal watercraft to help you get out and enjoy summer! Our RV and personal watercraft loan rates are as low as **3.75% APR!**

Take advantage of this great low rate today and get out to enjoy the great outdoors. Stop by the credit union or apply online today at www.rrccu.com.

New Fee Notice

Beginning September 1, 2011, the credit union will impose an **Automatic Transfer Fee of \$2.00 per transaction**. This fee will be charged each and every time that your share account is automatically debited to cover an insufficient funds transaction in your checking account. Use our home banking product, **It'sMe247** or **CU*Talk** at **1-800-860-5704** (please note your CU access code is 125), to transfer from your savings to your checking in order to avoid this fee. Log onto www.rrccu.com to find more information.

Take a Vacation from Your Payment!



How would you like to have some extra cash this summer? For the Months of July or August, you may be eligible to skip a payment. For a small fee of \$30 per loan, we are offering you a chance to skip a loan payment. Use the extra cash to attend a family reunion, amusement park, or summer concert. All you have to do is fill out our special Skip-A-Payment form below. Enjoy your summer and Skip-A-Pay. Call the loan department for more information at 616-887-8262 ext. 38.

*All loans must be current to qualify.

SKIP-A-PAYMENT REQUEST

Please read, complete and return coupon via mail, fax or in person to Rogue River Community Credit Union at least 10 days before the payment is due.

I agree to pay \$30.00 for each loan payment I wish to skip.

I understand that by accepting Rogue River's offer, this will delay the payoff of my loan by one (1) month, and the skipped payment will continue to accrue finance charges. Skipping my payment will not affect my payment history.

PLEASE NOTE: If your payment is made by payroll deduction or automatic transfer, your payroll deduction or transfer that would have gone to your loan payment will be deposited to your savings and will be available for withdrawal.

Member Name: _____

Account Number: _____ Loan Number: _____

Email address: _____

Please skip my loan payment for the month of: _____

Primary Member
Signature: _____ Date: _____

AND
Co-Borrower
Signature: _____ Date: _____

TERMS OF OFFER: Skip-A-Payment requests are based on approval criteria established by Rogue River Community Credit Union. To qualify, you must be a member in good standing with current loan payments. The loan must have been opened for a minimum of six (6) months. Acceptance of this offer will extend the term of the loan and the interest will continue to accrue. The Skip-A-Payment program does not apply to Home Equity Line of Credit (HELOC) loans, Closed End Home Equity loans, Revolving Line of Credit, or Overdraft Protection loans.

Enjoy E-Z E-Statements, Forget Snail Mail

You don't have to wait for your monthly credit union statement to arrive each month in the mail. Thanks to the convenience of modern technology, you can now choose to receive your account statement via e-mail. E-statements are fast, convenient and free, making it an excellent option for any household with a computer and Internet access.

When you choose to receive an e-statement, a paper copy will no longer be mailed to your house. So you won't have to worry about someone stealing your statement and getting your personal information out of your mailbox.

Our e-statements are sent over a safe and secure connection to ensure the privacy of your personal information. To sign-up to receive your credit union statement via e-mail, simply stop by the credit union and talk to one of our Member Service Representatives or sign-up online at www.rrccu.com and click on the home banking link. Enjoy the ease of e-statements and forget snail mail!

Credit Union Happenings

Security Awareness Training

On Tuesday, September 27th at 2:00 p.m. Rogue River Community Credit Union will be offering a **FREE Security Awareness Training** session. The credit union office will be closing at 1:00 in preparation for the training session. The training session will be held at the Sparta Civic Center. Please contact the credit union at 616-887-8262 to sign-up.

Concerts In the Park

Rogue River Community Credit Union is excited to be hosting the "Concerts in the Park" on August 24th. We hope you will join us!

Switch to AAA and Save!

Switch to auto insurance through AAA and you could save up to \$429 a year. As an RRCCU member, you could save even more. You'll save time, too – with the convenience of automatic premium deductions from your credit union account. Don't wait until your current policy expires, it's easy to make the switch today. For a free, no-obligation quote, call **1-888-203-2606**, visit aaa.com/MembersSave, or contact your local agent.



F Y I

Please stop by the credit union to **update your personal information**. It is important that the credit union has correct contact information, as well as beneficiary information. When you update your information, you will be entered for a chance to **win a VISA gift card!**

Holiday Closings

Saturday, September 3rd – Labor Day Weekend

Monday, September 5th – Labor Day

Wednesday, September 27th – Closing at 1:00 p.m.
for Security Awareness Training



485 S. State St., Sparta, MI 49345
616-887-8262
www.rrccu.com

Weekday Office Hours:

Mon–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

