



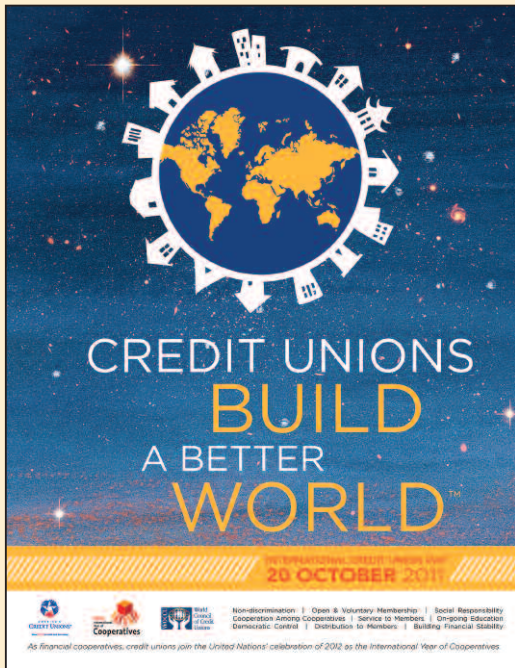
COMMUNITY CREDIT UNION

River's View

Volume 11, Issue 4

www.rrccu.com

4th Quarter 2011



Celebrate International Credit Union Day

Credit unions continually demonstrate their ability to improve the lives of individuals, families, and the communities they support. Rogue River Community Credit Union is proud to have been helping its members and the community for 55 years. We invite you to join credit union members all over the world in celebrating the proud history credit unions have of servicing the needs of their members on International Credit Union Day.

On Thursday, October 20th we invite you to stop by the credit union lobby for refreshments and snacks. Mark your calendars and be sure to stop by. It is because of your continued support that we are able to make available the tools you need to be financially successful. Thank you! We look forward to continuing to serve you for years to come.

Santa's Helper Loan

The holiday season is coming soon, and we want you to be ready. This year we would like to be your Santa's Helper with a special Christmas loan. You can use our special loan for your holiday shopping, traveling to see your family and friends or to consolidate your holiday shopping bills! At **7.99% APR** on up to \$2,000.00 for up to 24 months, you can afford to be the best Santa ever.

Surround your tree with all the wishes your family has. Let your credit union help make this your best Christmas ever with our Santa's Helper holiday loan special.

Stop by the credit union or apply online today at www.rrccu.com.



Pay Your Bills on Your Time

If you aren't already taking advantage of our online services, now is the time to log on and sign up. On our web site, www.rrccu.com, we offer a variety of convenient services to help make it easier for you to manage your credit union finances. One such FREE tool is **CU*EasyPay**. There is no longer a charge to have this feature added to your accounts!

CU*Easy Pay which allows you to pay your monthly bills directly out of your credit union accounts, without having to write and mail a check. It's ideal for recurring payments such as household bill payments, insurance premiums, automatic investment and savings plans, mortgage payments, auto loan payments, and charitable donations.

If you are looking to save time and hassle, consider using our electronic services. With CU*Easy Pay you can schedule payments in advance so that your bills get paid even when you're away on vacation or traveling for business. You can access CU*Easy Pay through CU@Home 24 hours a day, seven days a week.

Call the credit union today and start taking advantage of FREE CU*EasyPay!

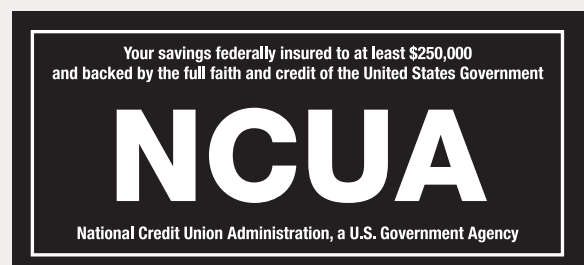


NOTICE OF CHANGES IN TEMPORARY NCUA INSURANCE COVERAGE FOR TRANSACTION ACCOUNTS

All funds in a 'noninterest-bearing transaction account' are insured in full by the National Credit Union Administration through December 31, 2012. This Temporary unlimited coverage is in addition to, and separate from, the coverage of at least \$250,000 available to members under the NCUA's general share insurance rules.

The term 'noninterest bearing transaction account' includes a traditional share draft account (or demand deposit account) on which the insured credit union pays no interest or dividends, a negotiable order of withdrawal accounts, money market deposit accounts, even if share drafts may be drawn on the account.

For more information about temporary NCUA insurance coverage of transaction accounts, visit www.ncua.gov.





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 have the option of deferring your credit union loan payments for the month of December or January.

Stop by the credit union, apply online or fill out and return the enclosed skip-a-pay form. Happy Holidays!



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.

VISA skip-a-pay due by the 25th of month prior to skip-a-pay.

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: _____

Account to take \$30.00 fee from (circle one): Savings Checking

Member Account Number of Loan to Skip: _____

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.

Wondering How To Fill Your Stockings?

Are you wondering what you are going to fill your stockings with this Christmas? How about a CD? Not one you would play in your car, but one that would save and make you money. We offer extremely competitive rates and variable terms. Certificates of Deposit (CD) are a great savings tool for young children to help them save for college!

You can always give them exactly what they are looking for, a VISA Gift Card that they can use for whatever they may need or want. Our VISA Gift Cards can be used where ever you see the VISA logo. No more returning gifts, with a credit union VISA Gift Card your gift will certainly bring a smile!

*There is a \$5.00 fee per VISA Gift Card.



Congratulations Christmas Club Account Holders!

Congrats to all Christmas Club Account holders, your saving is about to pay off! On October 1st, your Christmas Club Account funds will be automatically deposited into your share draft account. If you don't have a share draft account, the funds will be deposited into your share account.

As you receive your funds, don't forget to stop in and open a Christmas Club Account for 2012. Make arrangements to have your funds directly deposited into your holiday account with direct deposit, or make deposits at any time. Stop by the credit union and open your 2012 Christmas Club Account today!

IRA 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.

Holiday Closings

November 24th - 26th – Thanksgiving Holiday

December 24th - 26th – Christmas Holiday

December 31st - January 2nd – New Year's Holiday



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. - 6:00 p.m.

Saturday Drive Thru:

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

Lobby Closed



STARTING OCTOBER 1, 2011

Drive thru is only open on Saturdays from 9-12. The lobby will be CLOSED on Saturdays.

Please make note as our weekday hours have changed also: Mon-Wed 9-5, Thursday 9-5:30, Friday 8-6