



**Rogue
River**

COMMUNITY CREDIT UNION

*River's
View*

Volume 11, Issue 1

www.rrccu.com

1st Quarter 2011

Join us for Our 55th Annual Meeting

The RRCCU Board of Directors and staff would like to invite you to join us along with fellow credit union members for our 55th Annual Meeting. The annual meeting offers you the opportunity to meet those who govern credit union policies and to hear what is ahead for the credit union. This year's Annual Meeting will be held:

DATE: March 23, 2011
TIME: Business Meeting begins @ 6:00 p.m.
PLACE: RRCCU office: 485 State Street, Sparta, MI 49345

This is a business meeting only.

Drive the Vehicle of your Choice

Did you know that RRCCU offers you great low rates on new and used auto loans? We are offering special rates as low as **2.99% APR** on new autos for up to 72 months, and our used auto loans rates are as low **4.00% APR** for up to 60 months. It is important to us that you can afford to drive the vehicle of your choice.

By choosing to finance your next auto with credit union financing you are sure to save big! With pre-approval, you will be able to go to the dealership knowing what you can afford to buy and you may be surprised how affordable that new car actually is.

Let us help you afford your next auto purchase. Stop by the credit union and talk to one of our loan officers or apply online at www.rrccu.com today!



Don't Find Yourself Short

Do you find yourself short of funds around the holiday season or vacation time? We can help you save! RRCCU offers Vacation Club Accounts and Christmas Club Accounts. Each club account is an excellent tool to help you save. By making regular deposits, you will have the funds available when you are ready to go on vacation or Christmas shopping.

To open a Vacation or Christmas Club account, all you have to do is stop by our office and talk to one of our Member Service Representatives. Whether you choose direct deposit or personal deposits, having a RRCCU Club account will prove to be beneficial next holiday season. So, be sure to open your 2011 accounts today!



Get Your Refund Faster with Direct Deposit

It is that time of year again, tax time! Get your tax return the quick and easy way with Direct Deposit this tax season. Direct Deposit allows you to receive your refund faster than a paper check. By choosing Direct Deposit your refund will be conveniently deposited into your credit union account.

When you file your tax return include your credit union account number in the designated spot and the credit union's routing and transit number, 272485136.

Contact the credit union to verify your correct account number to ensure proper posting of your tax refund.

Your December statement will have all of your tax information on it. Don't wait around watching your mailbox for your check. Choose direct deposit and get your cash twice as fast!

Win a \$100 Visa Gift Card!

Transfer your credit card balance from another institution to your RRCCU Visa and enter into a drawing for a **\$100 Visa Gift Card.***



*Applies to qualified members.

Don't Forget to Make Your IRA Deposits for 2010

Are you one of our many members who are saving for your retirement with an IRA (Individual Retirement Account)? If so, don't forget to make your deposits for the 2010 tax season. All deposits must be made by April 15th, 2011.

If you don't currently have an IRA, now is a good time to start planning ahead for the days when you don't have to get up and go to work every morning. We offer Traditional and Roth IRAs, both of which offer specific benefits. To open an IRA account, stop by the credit union today.

A solid, diversified financial plan for retirement is one of the keys to happiness and comfort in life. Don't wait to start planning for your retirement. It's not too soon or too late to make your IRA deposits for the 2010 tax year.

2011 Sparta Business Expo

We would like to invite you to stop by the 2011 Business Expo! This FREE event will be held on March 5th at the Sparta High School from 10:00 a.m until 2:00 p.m, and will feature exhibits by local businesses including RRCCU!

Stop into the Expo to see what local businesses have to offer, and be sure to stop by our booth to say "hello."

The Shows are Coming to Town!

It may be cold outside, but there are already signs of spring. The Auto, Home, and Boat shows are all coming to town! If you are looking for a new car, water toy, or are anticipating nicer weather for your home projects, these shows are a great place to start looking.



But, before you head to the show, stop by the credit union and get pre-approved for your purchase. Pre-approval helps you to shop within your budget so you know if you can afford to buy the item that has caught your eye!

RRCCU would like to make financing your new auto, summer toy or project affordable. Stop and see us for pre-approval before you see the show!





FACTS	WHAT DOES ROGUE RIVER COMMUNITY CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?
Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> ■ Social Security number and income ■ account balances and transaction history ■ credit history and credit scores
How?	All financial companies need to share members' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their members' personal information; the reasons Rogue River Community Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Rogue River Community Credit Union share?	Can you limit this sharing?
For our everyday business purposes— such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus.	YES	NO
For our marketing purposes— to offer our products and services to you	YES	NO
For joint marketing with other financial companies	YES	YES
For our affiliates' everyday business purposes— information about your transactions and experiences	NO	We don't share.
For our affiliates' everyday business purposes— information about your creditworthiness	NO	We don't share.
For non-affiliates to market to you	NO	We don't share.
To limit our sharing	<ul style="list-style-type: none"> ■ Mail the form below <p>Please note: If you are a <i>new</i> member, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our member, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.</p>	
Questions?	Call (616) 887-8262.	

Mail-in Form		
Mark any/all you want to limit:		
<input type="checkbox"/> Do not share my personal information with other financial institutions to jointly market to me.		
Name		Mail to: Rogue River Community Credit Union Attn: Members Service P.O. Box 310 Sparta, MI 49345
Address		
City, State, Zip		
Account #		

What we do	
How does Rogue River Community Credit Union protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. At Rogue River Community Credit Union, we protect member privacy by ensuring that only employees who have a business reason for knowing information have access to it.
How does Rogue River Community Credit Union collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> ■ open an account or make deposit or withdrawal from your account ■ pay your bills or apply for a loan ■ use your credit or debit card We also collect your personal information from others, such as credit bureaus and other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only <ul style="list-style-type: none"> ■ sharing for affiliates' everyday business purposes—information about your creditworthiness ■ affiliates from using your information to market to you ■ sharing for non-affiliates to market to you State laws and individual companies may give you additional rights to limit sharing.
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> ■ <i>Rogue River Community Credit Union has no affiliates.</i>
Non-affiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. Non-affiliates we share with can include: <ul style="list-style-type: none"> ■ <i>Rogue River Community Credit Union does not share with non-affiliates so they can market to you.</i>
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. Out joint marketing partners include: <ul style="list-style-type: none"> ■ <i>Insurance Companies</i>



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



*Best Wishes
for the
New Year!*