



**COMMUNITY CREDIT UNION**

# River's View

**Volume 12, Issue 2**

[www.rrccu.com](http://www.rrccu.com)

**2nd Quarter 2012**

## From the CEO...

It is with great pleasure to announce the promotion of Mrs. Sue Thompson to Financial Services Manager.

Sue has been with Rogue River for 21 years, yet many of you have only heard her voice as she is rarely seen. Sue's main responsibilities have been running our Accounting/Bookkeeping Department, answering questions on the phone, fixing problems and giving our members excellent financial service. Her new title includes her current position and adds many more duties. I have every confidence in not only Sue's ability but her dedication and loyalty to the Credit Union and our Community.

May I ask that when you stop in or call, or if you have the opportunity, please take the time to congratulate Sue on her well-deserved achievement.

As CEO I would like to personally thank Sue for taking the position of Financial Services Manager – it was not an easy decision for her to make. There is a lot of work involved in this position, however I have no doubt she can handle the job.

Please remember the staff of Rogue River is a TEAM of individuals working for YOU our MEMBERS, and we thank you for allowing us to serve your financial needs.

Mickie Traxler, CEO

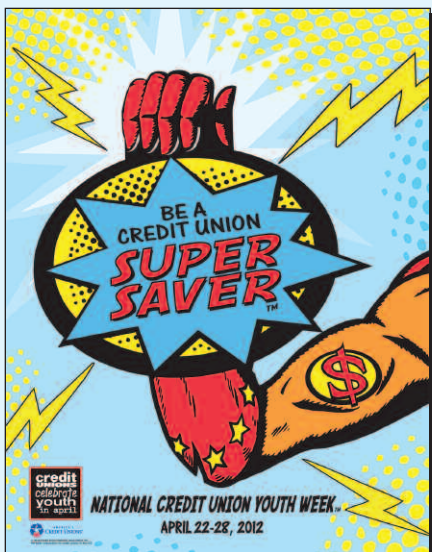
## Having Financial Trouble?

If you are having trouble making your monthly payments, don't wait until it gets beyond your control. Contact us and let us help you. There are many options you may not have even thought about and we are here to help you.

We understand how hard things have been, and for many the economy has not been kind but does seem to be improving. We will try to help in any way we can, there is no shame in asking. Call today: **616-887-8262 Ext. 11** – we are here to give you support and encouragement, and we know how stressful these times can be.

**Don't wait – the sooner the better!**

## National Credit Union Youth Week: April 23rd – 27th



*Join us in celebrating National Credit Union Youth Week and become a Super Saver!*

Open up a youth account during National Credit Union Youth Week and Rogue River will deposit **\$10 into your account!**

Teaching our young members to save is an important tool in helping them be better prepared to navigate their financial futures.

**Join RRCCU on Thursday, April 26th for DOUBLE CHIP DAY!**

Youth members ages 0-12 receive a Rogue River "Chip" for every \$5 they deposit into their savings account. But on Thursday of National Credit Union week, the "Chip" value will be double! "Chips" can be cashed in for a variety of prizes.

We will be serving **cookies** and **punch** on Thursday for our little members.



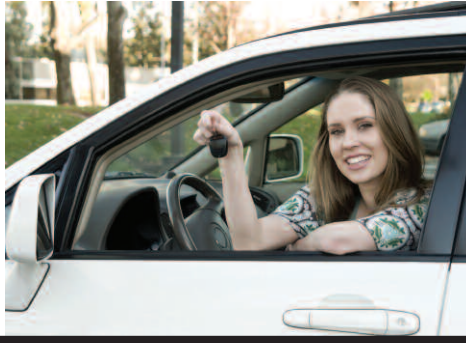
**WE LOOK FORWARD TO SEEING ALL OF OUR YOUTH MEMBERS!**

## We Offer Great Auto Loan Rates!

Did you know that RRCCU offers you great low rates on new and used auto loans? We are offering special rates as low as **2.25% APR** on new autos, and our used auto loans rates are as low **3.75% APR!** 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 knowledgeable loan officers or log onto [www.rrccu.com](http://www.rrccu.com).



## Get Direct Deposit Now

Don't wait until you are forced to direct deposit your Social Security or your payroll, do it now! It's safe, easy and convenient. We know it's nice to see that check every month, but companies are constantly looking at ways to cut expenses. And the government really doesn't care how you want to receive your Social Security, tax refunds or disability benefits – they will soon be switching to direct deposit whether you want to or not.

We can help you. Just call the Social Security Administration at **1-800-772-1213** or contact your payroll department to set up your direct deposit today. Our Routing and Transit number is 2724 8513 6 and PLEASE **visit** the Credit Union for your correct account number. We cannot give an account number over the phone. Do not use the number on the bottom of your check, it will not work.

We guarantee the security of your money here at Rogue River Community Credit Union. Come in and we will see that your deposit is put in the account(s) you wish every month. You can have your direct deposit split into separate accounts to make depositing into your Christmas or Vacation Club easy. You can even make your loan payments or deposit into your escrow account, and yes, you can even put money into your grandchildren's savings.

You never have to worry, we are here to serve you. That's our job – we work for you!



485 S. State St., Sparta, MI 49345

616-887-8262

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### Weekday Office Hours:

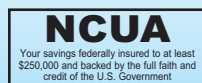
Mon–Wed: 9:00 a.m. - 5:00 p.m.

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



## Switch to AAA and Save!

Switch to auto insurance through AAA and you could save up to \$429 a year!

As a Rogue River Community Credit Union 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](http://aaa.com/MembersSave), contact your local agent, or follow the link from our web site.



For other great savings visit [www.lovemycrreditunion.org](http://www.lovemycrreditunion.org) and find more saving opportunities for being a Credit Union Member!

## 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

Saturday, May 26 – Memorial Weekend

Monday, May 28 – Memorial Day

Wednesday – July 4 – Independence Day