



On The Money

APRIL 2008

2 RCU Branch
Coming to
Menomonie

3 National Credit
Union Youth
Week

4 Free Seminars
from RCU in April
and May

5 ShredAway Days
at RCU

6 In The RCU
Spotlight

Get a Home Equity Loan That is Better Than Prime!

*Take advantage of a great rate and get what you want
with a PrimeLine Home Equity Loan at RCU.*

RCU is now offering PrimeLine Home Equity Loans up to 1% below Prime! Use the equity in your home to make home improvements, purchase a vehicle, consolidate your debt, or take a much needed vacation. You can make it all possible with an RCU PrimeLine Loan.

Our PrimeLine Home Equity Loan is a line of credit secured by your home, vacation home, or second home in the state of Wisconsin. There is no minimum advance limit.

Open a PrimeLine and avoid all closing costs with a line of credit of \$10,000 or more. If you already have a line of credit, we may be able to increase it for you! Qualify for a \$5,000 or more increase, and we'll pay the closing costs. RCU's PrimeLine has no charges. No annual charge, no advance charge, and in some cases, no closing costs.

Access your PrimeLine in any of the following ways:

- Write a PrimeLine check
- Ask a teller for an advance
- Call CompuTeller to transfer to savings or checking
- Use eBranch to transfer to savings or checking



Open an RCU PrimeLine today and take advantage of our great rates. For more information call RCU Member Service at 715-833-8111 or 1-800-341-9911, visit www.rcu.org, or stop by any RCU office.

*As of 3/1/08, the rate could be as low as 4.25% APR on a PrimeLine Home Equity Loan. APR=Annual Percentage Rate. APR is for qualified borrowers, may vary, and the maximum APR of 18% may be imposed in a variable rate plan. RCU may include a range of charges between \$0 and \$500.

One
%
Below
Prime*

RESIDENT
*****EFCR WSS***

EAU CLAIRE, WI
PERMIT NO. 1557

PAID
U.S. POSTAGE
PRSRST STD

P.O. Box 970
Eau Claire, WI 54702



RCU Branch Coming to Menomonie

RCU is excited to announce that we will be opening a branch in Menomonie in late 2008

We have purchased land on Hils Court near Wal-Mart and will be building a full service branch. This branch will offer:

- Complete Teller Services
- New Accounts
- Personal Loans, Home Loans, and Business Loans
- Investment and Insurance Services

We will also offer evening and weekend hours.

Before the branch opens, Menomonie residents can access RCU through our convenient online services. These services include:

- **eBranch** - Access your accounts online. RCU eBranch is the free, easy, and secure product that will allow you to access your RCU accounts from the comfort of your home or office, or wherever you have Internet access.
- **ePay** - Paying your bills just got easier! Pay your bills online with ePay, it's quick and easy – no check, no envelope, no stamp, no trip to the mailbox or post office! Best of all, ePay is FREE for all RCU Members.*
- **eStatements** - Receive your RCU monthly or quarterly statement online – FREE! You'll have up to six months of statements at your fingertips.
- **Direct Deposit** - Your entire paycheck is automatically deposited into your RCU Savings or Checking Account. The deposit is arranged by you and can be recurring (such as a paycheck) or one time (such as a tax refund).

- **ATMs** - Access your RCU accounts through the Co-op Network ATMs surcharge free and you will not be assessed a non-Pulse ATM fee from RCU. There are several locations in Menomonie and the surrounding area. Visit us online to find the location nearest you!

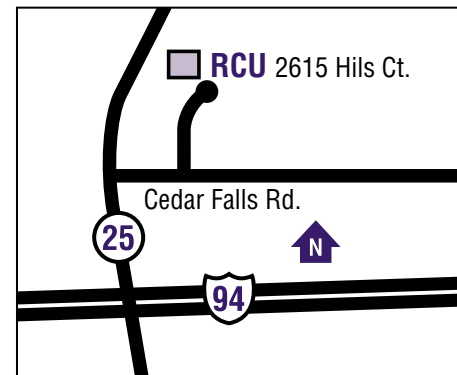
For more information about these great services visit www.rcu.org.

*Commercial account charge for ePay is \$5.95 per month for the first 15 bills paid, then \$.50 per bill.

Join us for the RCU Menomonie Branch Ground Breaking

**Thursday, May 22 at Noon
2615 Hils Court**

Food and fun will be available for everyone. The public is invited to attend.



The #1 Home Lending Team in the Chippewa Valley...Ready to Serve You!

RCU has been the #1 home loan lender in the Chippewa Valley since 1999.

When you work with us, you get a mortgage you can live with and a local home loan representative to answer your questions.

We offer:

- Several options for first-time home buyers, including low down payment programs, WHEDA loans, and State VA loans
- 15-, 20-, 30-, and 40-year fixed mortgages
- 15-, 20-, and 30-year adjustable rate mortgages
- Construction loans
- Land loans
- Easy pre-approval program before you begin looking for a home

Apply Today

The RCU Home Loan Center makes it easy to apply and get pre-approved for your home loan. You can view RCU's



current rates and information about the application process, payment amounts, private mortgage insurance, and more. To visit the RCU Home Loan Center, go to www.rcu.org and look for the Home Loan Center icon.

To receive more information or schedule an appointment with a Home Loan Representative call 715-833-7241 or 1-800-341-9911 ext. 7241.

RCU is Going Green for National Credit Union Youth Week!

RCU is celebrating National Credit Union Youth Week by offering you a deal you can't pass up.

Stop in the week of April 20 through April 26 to open a new RCU Kid's Club Savings Account for your child and RCU will put the initial \$5.00 into that account and give you a free piggy bank.* Plus, kids 12 and under can register to win a Go Green door prize!



By being an RCU Kid's Club Member, you can also attend fun activities hosted by our mascot Savin' Sammy throughout the year – watch for them on RCU's website at www.rcu.org! Plus, every time your child makes a deposit, they get a stamp on their Super Saver Card. With every 4th deposit, they can pick a prize from Savin' Sammy's treasure chest.

This offer is available to children ages 12 and under opening a new savings account at RCU. Only one new savings account and one piggy bank per person. Offer valid from April 20 to April 26, 2008.

Attention Current RCU Kid's Club Members

Stop into any RCU office during the week of April 20 - 26 to register for the Go Green prize drawing. Make a deposit, and Savin' Sammy will give you **TWO** Stamps on your Super Saver Card!

*While supplies last.

Free Seminars From RCU

Join us for a FREE seminar on these great topics!

Sign up today at www.rcu.org or by calling 715-858-5252 or 1-800-341-9911 ext. 5252.

Home Buying Basics

This workshop is perfect for anyone who is looking to buy a home or refinance a home in the next two years.

You'll learn:

- How to get started
- How to select a Realtor or Builder
- How to qualify for a loan that works for you
- Loan types that fit your budget
- About new construction loans
- How your credit report effects your home loan
- The importance of property inspections

Tuesday, April 8, 2008

6:00 pm to 7:00 pm • Colby District Education Center
505 West Spence Street • Colby, WI

Presented by: Dana Weigel,
Home Loan Representative, RCU Colby Office

What's Your Credit Worth?

Learn everything you need to know about credit reports and credit scores.

You'll learn:

- What your credit score really means
- How to increase your credit score
- What actions will hurt your credit score
- Easy tips to protect your identity
- And much more!

Tuesday, April 29, 2008

6:00 pm to 8:00 pm • RCU Corporate Center
200 Riverfront Terrace • Eau Claire, WI

Thursday, May 1, 2008

6:00 pm to 8:00 pm • RCU Woodward Avenue Office
1031 Woodward Avenue • Chippewa Falls, WI

Presented by: Tom Etmund,
Branch Manager, RCU Chippewa Falls Downtown Office

Learn To Use RCU's eServices

Do you want to know more about RCU eBranch, ePay, and eStatements? Are you currently using eBranch but not sure if you're taking advantage of all the great features it has to offer? Now is the perfect time to join us for this upcoming hands-on workshop!

You'll learn:

- What accounts you can view on eBranch
- Just how easy it is to pay all your bills with ePay
- How to run reports on your accounts

This is the perfect workshop for beginners to those who consider themselves a novice.

Tuesday, May 6, 2008

6:00 pm to 8:00 pm • RCU Corporate Center
Forest Room • 200 Riverfront Terrace • Eau Claire, WI

Thursday May 8, 2008

6:00 pm to 8:00 pm • RCU Corporate Center
Forest Room • 200 Riverfront Terrace • Eau Claire, WI

Presented by: Heather Vanlandingham,
RCU Technology Resource Specialist, RCU Corporate Center



ShredAway Days

Destroy Your Unwanted Confidential Documents – FREE!



Come and reduce your chances of identity theft! RCU is hosting ShredAway Days, FREE shred days for Members and the general public to come and properly dispose of their personal documents and files. All documents will be shredded on-site. Limit of 3 file-size boxes.

You will also have the chance to win a shredder of your own. Five lucky people at each location will receive a free personal shredder.

For questions about ShredAway Days, please call RCU Member Service at 715-833-8111 or 1-800-341-9911.



Saturday, May 10, 2008

RCU Woodward Avenue Office

10:00 am – Noon
1031 Woodward Avenue
Chippewa Falls, WI

Tuesday, May 13, 2008

RCU Rice Lake Office

5:00 pm – 6:30 pm
1421 South Main Street
Rice Lake, WI

Saturday, May 17, 2008

RCU Moholt Office

10:00 am – Noon
2415 Moholt Drive
Eau Claire, WI

Be In-the-Know about eBranch Security Features

Multi-factor Authentication may sound a little technical, but in the world of online security, nothing sounds safer:

Multi-factor authentication is exactly what it sounds like. Instead of using only one authentication factor, such as your password, multi-factor authentication requires the addition of another factor. Multi-factor authentication is not a new concept. You use multi-factor authentication every time you visit your local ATM machine. One authentication factor is the physical ATM card you slide in to the machine. The second factor is the PIN number you enter. Without both, authentication cannot take place and access is denied.

In addition to your sign-on ID and password, RCU eBranch currently uses an Image and Phrase as a form of

online security. When you sign on, this Image and Phrase verifies that you are reaching RCU's website and not the website of someone pretending to be RCU. The next step for RCU is to move into Multi-factor Authentication which allows RCU to verify that the user is who they say they are – another step in the right direction toward protecting our Members against fraudulent activity. RCU is always looking for ways to stay one step ahead of online hackers and to protect your identity. Look for this new security service later this year!



SecurityTip Deter identity theft with simple steps like:

- Shredding financial documents
- Never giving out personal information to unknown callers
- Protecting your Social Security number

To learn more, visit the **Securities News** page under **News and Events** at www.rcu.org.

In The RCU Spotlight



#1 Home Loan Production Team

Congratulations to Suzie Twite, RCU Home Loan Representative, and Amy Berg, RCU Home Loan Processor, on being the top home loan production team in the Chippewa Valley in 2007. For the

last ten years, Suzie and Amy have worked together to help over 4,300 people buy, build, or refinance the home of their dreams. *Congratulations Suzie and Amy!*

#1 Provider of WHEDA Loans

The RCU Home Loan Team received the 2007 award as the #1 provider of WHEDA loans among all credit unions in the state and



5 among all lenders. RCU issued more WHEDA loans than Wells Fargo, Anchor

Bank, and Bank Mutual who also participate in the program. *Congratulations to the entire Home Loan Team in reaching this significant achievement!*

RCU offers first-time homebuyer loans through the Wisconsin Housing and Economic Development Authority (WHEDA). This program targets first-time home buyers that typically have incomes equal to or below certain thresholds based on the county in which they reside. RCU has been offering WHEDA loans for over 15 years.

RCU Named 2008 Business Friends of Education

Congratulations to Carla Leuck and her staff on being named the 2008 Business Friends of Education by State Superintendent Elizabeth Burmaster. RCU has been involved in work-based programs for over 15 years and is known for their involvement in local schools through the RCU School Site Program. Currently, RCU has a school site at both North and Memorial High School in Eau Claire and employs 1 junior and 3 seniors at each location. The school site office is open every Monday, Wednesday, & Friday and the student employees staff the location each day they are open. RCU also has 1 Middle School and 10 Elementary School sites.

Congratulations Carla and staff!



Dan Anderson Receives National Recognition

Dan Anderson was recently named 5th highest producing registered representative nationwide in the Financial Investment Division of the Financial Network Investment Corporation during 2007. He was also selected as a member of the Financial Network MVP Club for the 10th consecutive year.

Congratulations Dan!

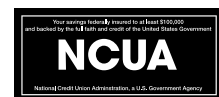
Securities are offered through Financial Network Investment Corporation, member SIPC. Financial Network is not affiliated with RCU.

Investments are:

Not NCUSIF Insured	May Lose Value	No Credit Union Guarantee	Not A Deposit	Not Insured By Any Federal Government Agency
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Eau Claire • Chippewa Falls • Whitehall
Rice Lake • Colby • New Richmond
715-833-8111 • 1-800-341-9911 • www.rcu.org



2008 RCU Charity Classic

**NEW for 2008
CHIP TIMING**

Saturday, June 28, 2008 • Phoenix Park • Eau Claire
10K Walk/Run • 2 Mile Walk/Run • 1/4 & 1/2 Mile Children's Races

- 7:00am** Pre-registration and registration packet pick up
- 8:00am** **10K Walk/Run** - \$17 Pre-registration fee / \$22 after June 25th
- 9:30am** **2 Mile Walk/Run** - \$17 Pre-registration fee / \$22 after June 25th
- 10:15am** **1/2 Mile Children's Race** - \$7 Pre-registration fee / \$12 after June 25th
- 10:25am** **1/4 Mile Children's Race** - \$7 Pre-registration fee / \$12 after June 25th
- 10:45am** Awards Ceremony

Pre-registrations must be received by June 25th.
 Online registration will end at midnight on June 25th.
 Day of registration ends 30 minutes before each race.

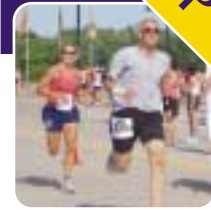
Great Awards and Prizes - All registered participants will receive a FREE t-shirt while supplies last. Medals will be awarded to the top three female and male finishers in each age group of each race.

Register Today

- Register online at www.rcu.org
- Mail registration form and fee to:
 RCU Charity Classic, PO Box 970, Eau Claire, WI 54702-0970



All proceeds will benefit:
Providing a high-quality camp experience for low income and at-risk kids in the Chippewa Valley.



Start/Finish Location

Registration and the Start/Finish will be at Eau Claire's Phoenix Park in front of the RCU Corporate Center.



Name	Age	
Address		
City	State	Zip
Phone	e-mail	

<input type="checkbox"/> Male	<input type="checkbox"/> 10K Walk/Run	<input type="checkbox"/> 1/4 Mile Children's Race (ages 6 & under)	<input type="checkbox"/> 12 & Under	<input type="checkbox"/> 13-19	<input type="checkbox"/> 20-29	<input type="checkbox"/> 30-39
<input type="checkbox"/> Female	<input type="checkbox"/> 2 Mile Walk/Run	<input type="checkbox"/> 1/2 Mile Children's Race	<input type="checkbox"/> 40-49	<input type="checkbox"/> 50-59	<input type="checkbox"/> 60-69	<input type="checkbox"/> 70 & Over

T-Shirt Size (choose one)	Adult Size: <input type="checkbox"/> Small <input type="checkbox"/> Medium <input type="checkbox"/> Large <input type="checkbox"/> X Large <input type="checkbox"/> XX Large	Youth Size: <input type="checkbox"/> Medium
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In consideration of this entry, I, the undersigned, intending to be legally bound hereby, for myself, my heirs, executors and administrators, waive and release any and all rights and claims for damages I may have against The Indianhead Track Club, Inc., RCU, and sponsors and their representatives, successors, and assignees for any and all injuries, suffered by me in said event. I attest and verify that I am physically fit and have sufficiently trained for the completion of this event. I understand there are inherent risks in events of this nature held in a metropolitan area and I assume all such risks insofar as RCU, The Indianhead Track Club, Inc., City of Eau Claire, County of Eau Claire, WI DNR, and their representatives, successors, and assignees are concerned. I hereby grant full permission to any and all of the foregoing to use any photographs, videotapes, motion pictures, recordings, or any other record of this event for any purpose whatsoever. **Further, I agree to pay a \$50 charge if my timing chip is not returned at the end of the race.**

Participant's Signature	Date
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If Under 18, Parent's or Guardian's Signature	Date
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I will need childcare during my race for children ages _____

For more information contact: Carla Leuck, RCU Community Relations Coordinator at 715-833-8167 or carlal@rcu.org.