

# Welcome to RCU

REAL Financial Center, your local credit union that has served Minnesota REALTORS® since 1964, is now **Royal Credit Union**.

RCU is a strong, secure, and innovative credit union with \$1 billion in assets, serving Members in Minnesota and Wisconsin. We continue to offer **local financial services to REALTORS® and associates throughout Minnesota** and to expand on the relationships REAL has built over the years with Members, brokers, and associations.



To help us say **hello**, we are pleased to offer you 6 special **REAL to Royal Welcome Offers**. These offers are for a variety of RCU services and all are available through December 31, 2009.

**Simply call us, apply online, or visit a Minnesota RCU office.** Our friendly, knowledgeable staff is here to listen, answer questions, explain options, and help you select the right services to manage your money, plan for your future, and help simplify your life.

We are happy to extend these offers! If you are already an RCU Member, thank you. We appreciate your trust. If you are not yet a Member, **please consider RCU**. Joining is simple, and we'd like a chance to demonstrate our service and earn your business.

Hope to see you soon!

Dean Wickstrom  
Regional Vice President

952-933-9000 • 1-800-341-9911 • [www.rcu.org](http://www.rcu.org)



## Get \$50 when you open a new RCU Checking Account

Choosing the right checking account can help you manage your money.

Offer available August 3 – December 31, 2009

Account may be opened by phone, online (promo code MNSORE), or at a Minnesota RCU office. \$50 available to Members with no checking relationship; will be deposited into account at opening; will be reported to IRS as dividend for year in which bonus is paid. Must be age 16 to open checking account; if under 18 a parent must be present. A \$50 charge will be assessed if account is closed within 6 months. If account was closed within the last 12 months you may not be eligible for \$50. Annual Percentage Yield (APY) varies per account, for example as of 8/1/2009 Checking Plus Interest offers APY of 0.10%. RCU deposits are federally insured up to \$250,000 by NCUA. Visit [www.rcu.org](http://www.rcu.org) for checking account details.

## Borrow from RCU with a 0.25% Discount on a new Personal Loan

RCU offers great rates, term options, fast local decisions, and the convenience of Automatic Payment to simplify your life.

Offer available August 3 – December 31, 2009

Loan must be closed at a Minnesota RCU office, however application can be submitted by phone (952-933-9000 • 1-800-341-9911), online ([www.rcu.org](http://www.rcu.org)), or in person. Offer is to qualified borrowers on a new, secured RCU personal loan; offer not valid on refinance of existing REAL Financial Center or RCU loan. Excludes Kwik Cash, credit card, business, indirect, home equity, real estate and student loans. Offer subject to change. Visit [www.rcu.org](http://www.rcu.org) for Personal and Vehicle loan rates, terms, and conditions.

## Add 0.15% Bonus to an RCU Certificate Rate

Start Saving Today! RCU offers a low minimum deposit, a variety of terms, and peace of mind knowing your savings are federally insured up to \$250,000 by NCUA.

Offer available August 3 – December 31, 2009

Certificate must be opened at a Minnesota RCU office, by phone, or online (use promo code: MN CERT). Bonus available on new Certificates opened August 3-December 31, 2009. Amounts over \$250,000 are subject to RCU discretion. RCU deposits are federally insured up to \$250,000 by NCUA. Offer subject to change. Visit [www.rcu.org](http://www.rcu.org) for Certificate rates, terms, and conditions.

## Receive a FREE Order of Checks

Receive 150 Free Checks for your RCU Checking Account. Add an RCU Check Card for convenience, security, and ATM access.

Offer available August 3 – December 31, 2009

Check order may be placed at any Minnesota RCU office or by calling 952-933-9000 • 1-800-341-9911; not available with online check order. May not be used in conjunction with other free check offer. Applies to RCU standard blue check design; other design may incur an additional charge. RCU deposits are federally insured up to \$250,000 by NCUA.

## Transfer Balances with No Fee to an RCU Platinum Rewards Visa

Get a low competitive rate, pay no annual charge, and earn rewards. Plus transfer balances from higher rate cards with no fee for 90 days. It's Simply Better!

Approved application must be signed at Coon Rapids Office, Edina Office, or St. Paul Office

No fee balance transfer to a new RCU Platinum Rewards Visa or RCU Commercial Rewards Visa is available for first 90 days after new account is opened. Credit card available to qualified borrowers and application must be submitted to any RCU Minnesota office, by calling 952-933-9000 • 1-800-341-9911, or online at [www.rcu.org](http://www.rcu.org). Variable rate is currently 8.0% APR and may be adjusted quarterly. Visit [www.rcu.org](http://www.rcu.org) for credit card details.

## Get \$250 Off Closing Costs on a new Home Loan

Save on closing costs and pay no origination fee on an RCU home loan you can live with.

Offer available August 3 – December 31, 2009

Loan must be closed at a Minnesota RCU office. Apply online ([www.rcu.org](http://www.rcu.org)) or by phone (952-465-0914 • 1-800-341-9911 ext. 0914). Offer available on a new first mortgage. Not valid on home equity loan or refinance of existing REAL Financial Center or RCU home loan. Visit RCU Home Loan Center at [www.rcu.org](http://www.rcu.org).

## Access Your Accounts with Ease

**Online Services • [www.rcu.org](http://www.rcu.org)**

Access your account anytime with RCU eBranch, ePay, eStatements, and more.

**CompuTeller • 1-800-762-6280**

Access your accounts by phone for balance inquiries, loan payments, fund transfers, and more.

**RCU Member Service • 952-933-9000 • 1-800-341-9911**

Call RCU for assistance or to open accounts, seven days a week.

## Convenient Office and ATM Locations

**Coon Rapids Office**

11450 Robinson Drive NW  
(North Metro REALTORS® Association building)

**Edina Office**

4450 West 76th Street

**St. Paul Office**

325 East Roselawn Avenue  
(St. Paul Area Association of REALTORS® building)

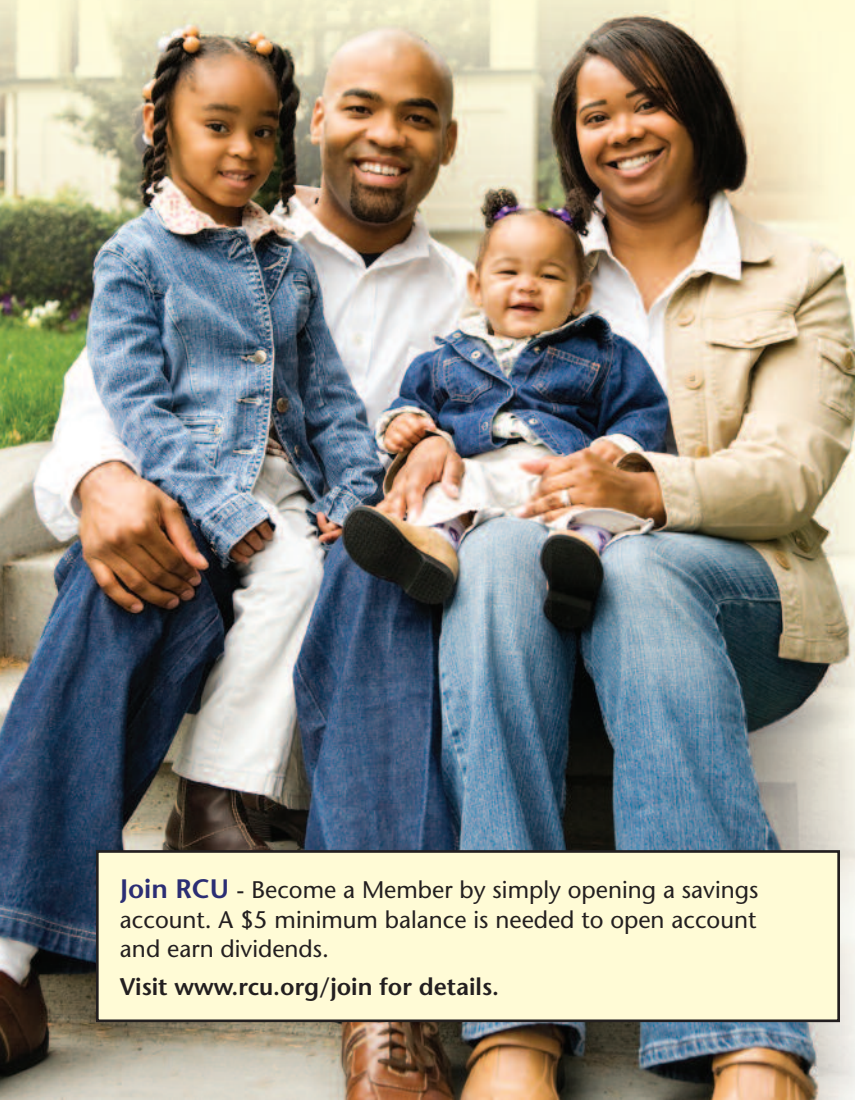
**Shared Service Centers • [www.rcu.org/account\\_access/locations](http://www.rcu.org/account_access/locations)**

Use these credit union offices to cash a check, deposit money, transfer funds, or make a loan payment.

**ATM Locations • [www.rcu.org/account\\_access/locations](http://www.rcu.org/account_access/locations)**

Pay no surcharge and get local and nationwide ATM access with MoneyPass, Co-op Network, Alliance One, and RCU ATMs.

952-933-9000 • 1-800-341-9911 • [www.rcu.org](http://www.rcu.org)



**Join RCU** - Become a Member by simply opening a savings account. A \$5 minimum balance is needed to open account and earn dividends.

Visit [www.rcu.org/join](http://www.rcu.org/join) for details.