



# On the Money

OCTOBER 2009

## Inside



**2** *The Big Green Giveback*

**4** *Become an RCU Board Member*

**6** *In The RCU Spotlight*


**3** *Choose and Use a Local Visa*

**5** *RCU Holiday Food & Bear Drive*

## Access More Locations through Shared Service Centers

*You can now access your RCU account at over 1,000 different locations through Shared Service Centers.*

With Shared Service Centers, credit unions from all over the country share facilities to give Members thousands of convenient locations to perform transactions just as if they were in their own credit union. Whether you are at work, home, or your favorite travel destination, a credit union is conveniently nearby.

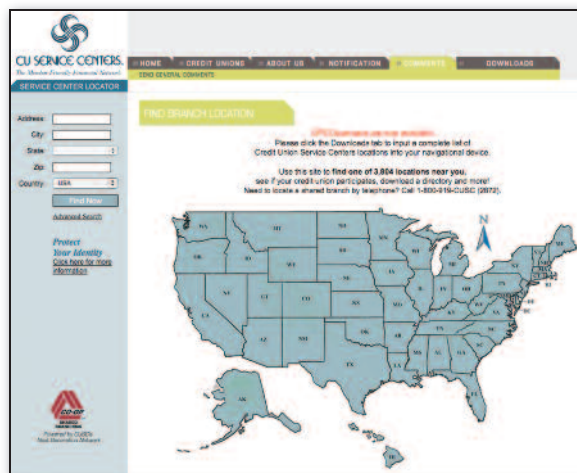
Anywhere you see the Shared Service Center symbol  you can conduct a range of transactions for free, such as:

- Deposits
- Transfers between accounts
- Withdrawals
- And more!
- Loan Payments

When you enter a shared service center, you only need:

- Your own credit union's name
- Your account number
- A valid government-issued photo identification, i.e., State Driver's license, US Passport

To locate a Shared Service Center visit [www.rcu.org](http://www.rcu.org) – Account Access – Offices, Hours, and ATM Locations.



### Holiday Hours

<b>Thanksgiving</b> Thursday, November 26	Closed
<b>Friday, November 27</b>	All Minnesota Offices Closed
<b>Christmas Eve</b> Thursday, December 24	Closed at 1 pm
<b>Christmas Day</b> Friday, December 25	Closed
<b>New Year's Eve Day</b> Thursday, December 31	Open
<b>New Year's Day</b> Friday, January 1	Closed



## The Big Green Giveback

*You can't escape going green these days.*

Each business from grocery stores to electric companies is promoting their way of going green. Here at RCU, we'd like all of our Members to jump on the bandwagon and go green!

We're introducing the Big Green Giveback. This program is designed to reward Members for being eStatement users. It's simple: sign up for eStatements, or just continue using them if you are already signed up, and your name is automatically entered in a monthly drawing for a great prize. In January, April, July, and October of 2010 we'll be giving away a new laptop computer! The other eight months of the year we'll give away six \$25 RCU Prepaid Visa cards.

If you're already signed up for eStatements you're all set for the drawing and thanks for being green! If you need to sign up, simply visit [www.rcu.org](http://www.rcu.org) – Account Access – eStatements and follow the simple instructions.



**The benefits of eStatements include:**

- Faster delivery! Receive your eStatement by the 5th of the month, with an email reminder when it is available.
- More secure! Don't let your statement with all your personal information sit in your mailbox.
- Convenient! Access your eStatement online anytime you want.
- It's green!

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

## Refer a Friend to RCU

*RCU appreciates your loyalty and welcomes your referrals.*

Referrals are powerful. So when you refer a friend who joins RCU, we'll say thanks by giving you and your friend \$20.

**Here's how it works:**

1. Invite your friend to join RCU, complete an Introduction form, and ask your friend to present it at any RCU office.
2. Your friend joins RCU by opening a savings account with a minimum \$5 balance, and also opens at least one of these personal accounts: checking, certificate, loan, or RCU Platinum Rewards Visa.
3. RCU will deposit \$20 into your savings account to thank you for the referral.
4. RCU will deposit \$20 into your friend's new savings account because of your referral.

Your friend must join and open accounts at an RCU office, be age 16 or older, not have been a Member within the last 12 months, and present your Introduction form when the new accounts are opened.

Print a Refer a Friend Introduction form at [www.rcu.org/join](http://www.rcu.org/join).



# Choose and Use a Local Visa this Holiday Season

*Before you know it, the holidays will be knocking on your door.*

RCU is here to help you this holiday season. As you're making your list and checking it twice – for decorations, menus, gifts, and more – using your RCU Platinum Rewards Visa can make it easier to track your expenses and manage your money. Your spending is itemized on your monthly bill – and available to you sooner if you are signed up for Visa eStatements.

The RCU Platinum Rewards Visa offers a low competitive rate and no annual charge. You also receive reward points for your spending. You can redeem points for travel, hotels, merchandise, gift cards, and more. You pick your reward!

Another benefit of an RCU credit card is that it's local. RCU continues to look out for our Members by offering competitive rates, lower charges, and most importantly local decisions.

Despite the challenging economy this year, the holidays can still be a time to celebrate with family and friends, and perhaps start new holiday traditions. We

can't decorate your tree, plan your holiday dinner, or find the perfect gift for that hard-to-buy-for individual. But we can help with a low rate, no annual charge, rewards credit card!

Just apply online at [www.rcu.org](http://www.rcu.org) or call RCU Member Service at 715-833-8111 • 952-933-9000 • 1-800-341-9911.



## Rebate vs. Financing: What's the Better Deal?

*There are several things to consider.*

There is a lot of advertising for special rebates and low financing, but when you decide to buy a vehicle you may have to choose between the two options. Which is the way to go?

Not all customers qualify for a zero percent APR or other special low rates offered by the dealer. These rates are typically available to people with exceptional credit.

But you may be able to save thousands on your new vehicle by applying the manufacturer's rebate to an RCU auto loan, instead of taking the manufacturer's low interest rate.

With all the deals being offered, you have to do your homework. Every purchase will be different. You can research manufacturer's websites to see what they are currently offering for rate specials and rebates. Then enter that information into the RCU Vehicle Rebate Calculator at [www.rcu.org/loans](http://www.rcu.org/loans) to see which option saves you the most money. It's that simple.

You can also contact RCU before you shop so your loan is preapproved, you know how much you can spend, and you're ready to buy when you find the right vehicle.

Visit [www.rcu.org](http://www.rcu.org) for current rates, terms, and conditions.

Compare for Yourself	RCU Financing With Rebate	Manufacturer Financing Without Rebate
Price of Vehicle	\$30,000	\$30,000
Manufacturer Rebate	\$3,500	–
Amount Financed	\$26,500	\$30,000
Interest Rate	5.24% APR	2.90% APR
Number of Months	60	60
Monthly Payment	\$503.01	\$537.73
Monthly Savings	\$34.72	
Total Loan Savings	\$2,083.20	



# Become a Board Member for RCU

*Nominations are now being accepted for three positions on RCU's Board of Directors for the 2010 election.*

As a Member of RCU, you have a voice in the progress and development of your local, hometown financial institution. Your RCU Membership also gives you the opportunity to become a candidate and, if elected, serve a three-year term as a director.

To become a candidate for RCU's Board of Directors, you must:

- Be a Primary Member (first named owner of an RCU account) in the credit union for a minimum of one year prior to the next annual meeting (at least since April 27, 2009)
- Be at least 18 years old and a Member in good standing
- Have attended an informational meeting with the Vice Chairperson and the Nominating Committee of the credit union
- Have read the RCU Board of Directors Handbook
- Have viewed the two videos on "Credit Union Board Effectiveness"

To become a candidate and have your name placed on the ballot, please contact any member of the Nominating Committee on or before October 31, 2009, or obtain a petition signed by at least 500 eligible voting RCU Members (they must have been Members on or before August 1, 2009). Petitions may be obtained at any RCU office after December 1, 2009, and must be returned to the Chairperson of the Nominating Committee by December 31, 2009.

**Members of the Nominating Committee include:**

Dr. Lee H. Hansen, Chairperson  
W280 Cedar Road  
Eau Claire, WI 54701-9696  
715-878-4223

Florence Sheridan  
1226 Taft Avenue  
Eau Claire, WI 54701  
715-835-4635

Tom Huffcutt  
6595 194th Street  
Chippewa Falls, WI 54729  
715-720-9401

## ShredAway Days

*Destroy Your Unwanted Confidential Documents...FREE!*

Come and reduce your chances of identity theft! RCU is hosting ShredAway Days, FREE shredding 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 three file-size boxes.

**Saturday, October 17, 2009**

10 am – Noon  
RCU Golf and 93 Office  
4501 Royal Drive  
Eau Claire, WI

**Saturday, October 24, 2009**

1 pm – 3 pm  
RCU Menomonie Office  
2615 Hils Court  
Menomonie, WI

You can also enter 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 715-833-8111, 952-933-9000, or 1-800-341-9911.



# RCU Spook Night at the Eau Claire Indoor Sports Center

*Join Savin' Sammy at the 5th annual Kid's Club Spook Night on Friday, October 23rd.*

This year, Spook Night will be held at the Eau Claire Indoor Sports Center. The new location will allow you to play even more games and activities in a more spacious setting.

The event will be held from 5:00 pm to 9:00 pm. Everyone is invited to join in a fun-filled night of games; activities; movies; snacks; and, new this year, a Halloween storyteller! Savin' Sammy will also be there to join in the festivities.

Everyone wearing a Halloween costume will be entered in a drawing for a prize! Five prizes will be given away at 8:00 pm. You must be present to win.

This event is open to the community – both Members and non-Members can attend. Tickets can be bought at the door on the night of the event. The cost is \$3 per person or \$15 maximum per family. A snack will be provided, but concessions will also be available. Hope to see you there!



# RCU Holiday Food & Bear Drive

*Help make a difference this Holiday season.*

Each year during the month of November, RCU sponsors a community-wide Holiday Food & Bear Drive. This year food pantries are in great need of donations. If you are able to make a donation, please bring non-perishable food (cans and unopened packaged food items) and/or new stuffed bears to any RCU office by November 30th. All donated food items will be delivered to community food pantries and the stuffed bears will be distributed to children in our local communities. Please take a moment to make a difference!



# Celebrate International Credit Union Day

*Join us Thursday, October 15th to celebrate International Credit Union Day.*

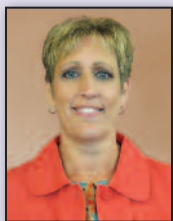
More than 177 million people worldwide belong to a credit union just like RCU. When you go to the credit union, you're not just a customer-you're a Member. It really is "your credit union." At RCU, earnings are returned to you in the form of better rates on loans and savings, 7 day a week service, and online account access.

To thank you for being Members of RCU we will be serving cookies and coffee in all RCU offices on Thursday, October 15th while supplies last. Please come help us celebrate!



# In The RCU Spotlight

## Cheryl Wirth – Junior Achievement of Wisconsin Volunteer of the Year



Cheryl Wirth, Branch Manager of the RCU Woodward Office, was honored as one of Junior Achievement of Wisconsin Volunteers of the Year in the Chippewa Valley.

Cheryl Wirth has been a great asset to the Junior Achievement Corporate Liaison program which is a plan to connect JA staff with potential volunteers at local businesses. According to Denise Parker, JA Program Manager, "She jumped right in the day we met with our liaison group. She immediately sent us names of employees from RCU to help volunteer in the classroom." Since the fall, Cheryl has provided the JA office with contact information for nearly 20 potential volunteers! Thanks to Cheryl's coordination, Denise placed 14 of those volunteers in classrooms this school year.

Cheryl has also volunteered in classrooms herself for the past 10 years. Congratulations Cheryl, and thank you for your efforts!

## Jerry Teeson – Distinguished Service Award



Jerry Teeson, Member of RCU's Minnesota Advisory Committee, was honored by the National Association of REALTORS® (NAR) for outstanding contributions to the real estate industry and recognized as a leader in the local community.

The award is considered the highest honor a NAR member can receive. Recipients of this award have performed in leadership positions at all levels of the REALTOR organization, the local, state and national associations, and remain actively involved. Recipients are politically involved in the REALTOR organization and in their local community, and their involvement has been extraordinary. Out of 1.2 million REALTORS, no more than two are recognized with this award each year, which is announced during NAR's Annual REALTORS® Conference & Expo.

Congratulations, Jerry, on this prestigious award!



## Security Tips – Deter identity theft by taking simple precautions:

- Shred financial documents
- Never share personal information with unknown callers
- Protect your Social Security Number
- Create a strong password to protect online accounts

For more tips, visit Security News within News & Events at [www.rcu.org](http://www.rcu.org)

# Save Time

## Open Your Next Account Online

Need to open a checking account, certificate, or a savings account for a special occasion? It's easy to do with RCU's new Online Account Opening!

Visit [www.rcu.org](http://www.rcu.org) to open your new account today!



Chippewa Falls • Colby • Eau Claire • Menomonie  
New Richmond • Rice Lake • Whitehall  
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