



# On the Money

APRIL 2010

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## Message From the President

### AnchorBank Acquisition Update



Spring greetings to everyone. I hope 2010 is starting out as a successful year for you. In the January On the Money, I informed you of our plans to acquire 11 AnchorBank offices. I'd like to update you on the status of that acquisition.

We're hearing good things from the people of the communities when we visit and we are eagerly anticipating regulatory approval so we can become an official part of this area. As we move forward we will keep our website updated with current information so our Members can always check what's going on.

As always, if you have any suggestions, please call me at 715-833-8105 or 1-800-341-9911 ext. 8105.

- We are anxiously awaiting regulatory approval as our application goes through the appropriate committees.
- We have over 100 employees working together to ensure AnchorBank customers a smooth transition to RCU.
- We joined the Chambers of Commerce and other community organizations in each of these new communities.
- We are participating in community events such as Home and Garden shows, Annual Meetings, and other area events. We look forward to becoming more involved when we open the offices as RCU.

Sincerely,

Charles M. Grossklaus, CEO



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## Get in the Savings Game at RCU and Score Big!

### RCU is Celebrating National Credit Union Youth Week

RCU is celebrating National Credit Union Youth Week and you can score big! Stop in to any RCU office the week of April 18 through April 24 and open a new RCU Kid's Club Savings Account for your child and RCU will put the initial \$5.00 into that account.

Kids 12 and under can register to win a sport-tacular door prize and a lifetime habit of saving is started!

As 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](http://www.rcu.org)! Plus, every time your child makes a deposit at RCU, 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 per person. Offer valid from April 18 to April 24, 2010.

### Attention Current RCU Kid's Club Members



Stop into any RCU office during the week of April 18 – 24 to register for the Sports inspired prize drawing! And while you're there, make a deposit and Savin' Sammy will give you TWO Stamps on your Super Saver Card! RCU School \$ense Savers will also receive TWO stamps when you save at school!

## RCU Kid's Club Movie in the Morning

*Join Savin' Sammy for a Kid's Club Movie in the Morning featuring Furry Vengeance - a funny tale about a real estate developer's struggles to build a housing subdivision when thwarted by local woodland creatures.*

RCU Kid's Club Members are admitted free and get a special Snack Pack! Seating is limited and reservations are required. Reserve your spot now by calling 715-858-5252, 1-800-341-9911 ext. 5252, or sign up online at [www.rcu.org](http://www.rcu.org).

**Saturday, May 1, 2010**

**Doors open at 9 am  
Movie runs from 10 am - 12 pm  
Micon Cinemas, Chippewa Falls, WI**

Non-RCU Kid's Club Members and/or parents can see the movie for \$3 each. Each Kid's Club Member is limited to 2 guests. For example: Kid's Club Member + Mother + Friend = 2 guests. Concessions will be available at your own cost. The Snack Packs are available to RCU Kid's Club Members only.



# Get a Used Vehicle Loan at a New Vehicle Rate

*RCU can help you with that!*

Looking to get a loan on a barely used vehicle? RCU can help you with that! We have changed our car loan rates. So, a 2008 and 2009 vehicle gets the same rate as a 2010! Check out our new rates at [www.rcu.org](http://www.rcu.org)!

**We Make it Easy to Make it Yours!** - Is it time to add a vehicle to your family's lineup, or replace your current one? At RCU, we make it easy to make it yours!

**Great Rate** - Whether you are buying new or used, we offer competitive rates. View our current rates and terms at [www.rcu.org](http://www.rcu.org).

**Free Preapproval** - Wondering how much car you can afford? Stop into any office or apply online to determine what price range you can afford when shopping for a new or used vehicle.

**Fast, Local Decisions** - Our loan decisions are made locally by the people you know and trust. Don't wait days to see if your loan has been approved. We'll speak with you directly about your loan status.

To find out how easy the loan process can be, visit [www.rcu.org](http://www.rcu.org) to apply online, or call or visit any RCU office today!



**Dealer Rebate or RCU Loan Rate?**  
Compare using our Vehicle Rebate Calculator at [www.rcu.org/loans](http://www.rcu.org/loans)



[www.rcu.org](http://www.rcu.org)

## Spring Seminar

*Join us for this FREE Seminar on a Great Topic!*

Sign up today at [www.rcu.org](http://www.rcu.org) or call 715-858-5252 or 1-800-341-9911 ext. 5252.

### Value of a Dollar: Teaching Your Kids about Money

As a parent, do you want to teach your children about the value of a dollar, but not quite sure where to start? Let RCU help you!

RCU can give you the tools to teach your child about important money skills, for life. You'll learn:

- Why children need to learn about money
- What motivates children to learn about money management
- How children learn about money
- How to use an allowance as a teaching tool

*This workshop is perfect for parents with children between the ages of 5 and 13.*

**Thursday, April 22, 2010**

6 pm to 7:30 pm  
RCU Corporate Center  
200 Riverfront Terrace  
Eau Claire, WI



### **Bonus!**

Bring your children with you! While you are gaining valuable information, your kids can have fun while also learning about money. RCU staff will have fun games and activities to get your kids thinking about money while having a great time!

# Big Green Giveback is Giving Back!



## RCU Rewards Members for Being eStatement Users

The Big Green Giveback is a program designed to reward Members each month for being eStatement users. It's simple: sign up for eStatements, or just continue using them if you already are signed up, and your name is automatically entered in a monthly drawing for a great prize.

### Congratulations to the following 1st quarter winners:

#### January Winner!

Our January winner received a new Dell laptop computer.

- Amy from Holcombe, WI



#### February Winners!

Each of our February winners received a \$25 RCU Prepaid Visa.

- Leia from Stanley, WI
- Julie from Eau Claire, WI
- John from Eau Claire, WI
- Nikkette from Bloomer, WI
- C Edward from Chippewa Falls, WI
- Leslie from Cameron, WI

#### March Winners!

Each of our March winners received a \$25 RCU Prepaid Visa.

- Seanne from St. Paul, MN
- Stephen from Bloomington, MN
- Gregory from Savage, MN
- Sahar from Chippewa Falls, WI
- Ronald from Eau Claire, WI
- Stephanie from Sarona, WI



At RCU, we encourage all of our Members to do their part to go green, and reward our Members that already are! In April, July, and October we'll be giving away a new laptop! The other months 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. If you aren't signed up, simply visit [www.rcu.org](http://www.rcu.org) – Account Access – eStatements and follow the simple instructions to get signed up. Go green today!

## Celebrate With Us

### RCU Menomonie Office's One Year Anniversary April 17 - April 24

#### Schedule of Events:

**Shred Days** - Saturday, April 17, 10 am – Noon

**Summer Cookout!** - Friday, April 23 - 11 – 2 pm  
All proceeds will benefit a local non-profit organization

**Drawing for Prizes** - Register for a great summer prize package

**Free Cookies** - During the anniversary celebration

#### Take advantage of our One Year Anniversary Specials:

- 12 Month Certificate, 1.85% A.P.Y.\*
- Open a new Kid's Club Account and receive the first \$5 in the account.
- Free Safe Deposit Box. Receive one year free. Offer expires 4/24/10 or while supplies last. Offer applies to 3"x5"x22" safe deposit box or \$13 off the rental of a larger box. Applies to new boxes only.
- \$1.00 Off an RCU Prepaid Visa Card

\*Certificate must be opened at the RCU Menomonie Office. Offer subject to change. Offer available on new money to RCU; amounts over \$250,000 are subject to RCU discretion. Rate guaranteed for 12 month term. Substantial penalty for early withdrawal; charges could reduce earnings on account. A.P.Y.= Annual Percentage Yield.

# Shred Days

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

Come and reduce your chances of identity theft! RCU is hosting Shred Days, FREE 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 2 file-size boxes.

Saturday, April 17, 2010\* 10 am - Noon

10 am - Noon  
RCU Menomonie Office  
2615 Hills Court  
Menomonie, WI



Saturday, April 24, 2010\* 10 am - Noon

10 am - Noon  
RCU Woodward Avenue Office  
1031 Woodward Avenue  
Chippewa Falls, WI



Saturday, May 1, 2010\* 10 am - Noon

10 am - Noon  
RCU Moholt Office  
2415 Jodi Drive  
Eau Claire, WI



Saturday, May 8, 2010 10 am - Noon

10 am - Noon  
RCU Edina Office  
4450 W. 76th Street  
Edina, MN



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 Shred Days, please call 715-833-8111, 952-933-9000 or 1-800-341-9911.

\*Additional boxes will be accepted at the Menomonie, Woodward and Moholt Offices at \$.25 per pound and proceeds will be donated to the Eau Claire Humane Society. For even larger amounts, please arrange a pick-up with Shred Away by calling Jon Schwieters at 715-835-0811.

# Rolling over to an IRA

## You Can Roll Over Your Retirement Plan Account Into a Traditional or Roth IRA

If you leave your job, but don't want to cash out your 401(k) plan, you can roll over your retirement plan account into a Traditional or Roth IRA. This is creating a rollover IRA.

### Here is what a rollover IRA gives you:

**Continued tax deferred growth** - Rolling your savings into an IRA gives you the same tax-deferred advantage as your employer's retirement plan. And, if you stay invested through a rollover IRA, you may avoid possible penalties.

**More investment options** - A typical retirement plan has specific investments to choose from, while an IRA may give you a wider range of investment choices. With more options, you and your financial adviser may find it easier to create a comprehensive investment strategy.

**Greater control** - An IRA generally has fewer limitations and rules than an employer sponsored retirement plan. In fact, with an IRA you have greater access to your money. For example, penalty-free early withdrawals from a Traditional IRA are allowed for certain qualified uses.

**Keep what you have saved** - When cashing out your retirement account balance, you can lose almost half your savings to income taxes and possible penalties. Just as important, you lose the benefit of long-term, tax-deferred growth that both IRAs and employer sponsored retirement plans can offer.

The RCU Investment & Insurance Team can assist you in completing direct rollover IRA paperwork and help you make allocation choices that match your needs. To talk with Dan, Bill or Kelly, call 715-833-8111, 952-933-9000, or 1-800-341-9911.

# RCU Charity Classic

Register Today Online at [www.rcu.org](http://www.rcu.org)

Join us for the 16th Annual RCU Charity Classic. This event has become a premiere event in the Chippewa Valley. The beautiful course utilizes Phoenix, Carson, and Owen Parks. This race is perfect for serious runners and those who want to take a nice walk with family or friends, while raising money for local charities.



**Register Today!** Register online at [www.rcu.org](http://www.rcu.org). Registration forms are also available at all RCU offices and at [www.rcu.org](http://www.rcu.org).

**All proceeds will benefit the free clinics of Western Wisconsin. The clinics include:**

- Chippewa Valley Free Clinic, Eau Claire
- Free Clinic of Greater Menomonie
- Free Clinic of St. Croix/Pierce Counties
- Open Door Free Clinic, Chippewa Falls
- Rice Lake Area Free Clinic

These free clinics provide primary, and in some cases, specialty health care to low-income families without health insurance. Services include exams, lab tests, x-rays, as well as medications and other treatment. Together, these clinics serve over 2,000 people annually.

For more information, please visit [www.rcu.org](http://www.rcu.org), stop into any RCU office, or call 715-833-8111, 952-933-9000, or 1-800-341-9911.

**Saturday, June 26, 2010**

**Phoenix Park  
Eau Claire, WI**



## Schedule:

**7:00 am -**  
Pre-registration and registration packet pick-up

**8:00 am -**  
10K Walk/Run - \$17 pre-registration fee  
\$22 after June 23

**9:30 am -**  
2 Mile Walk/Run - \$17 pre-registration fee  
\$22 after June 23

**10:15 am -**  
½ Mile Children's Race - \$7 pre-registration fee  
\$12 after June 23

**10:25 am -**  
¼ Mile Children's Race - \$7 pre-registration fee  
\$12 after June 23

**10:45 am -**  
Awards Ceremony

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.



Wisconsin Offices: Chippewa Falls • Colby • Eau Claire  
Menomonie • New Richmond • Rice Lake • Whitehall  
Minnesota Offices: Coon Rapids • Edina • St. Paul  
715-833-8111 • 952-933-9000 • 1-800-341-9911 • [www.rcu.org](http://www.rcu.org)

