



▶ **GO GREEN** AND SAVE.....1



▶ INVITATION TO YOUR FAMILY.... 1



▶ LOW RATE AUTO FINANCING....2

○ ISSUE 1 | ○ VOLUME 1 | ○ WINTER 2010

# rccu messenger

THIS IS THE 1<sup>ST</sup> ELECTRONIC NEWSLETTER FOR MEMBERS OF ROMEOVILLE COMMUNITY CREDIT UNION

*"Any informed borrower is simply less vulnerable to fraud and abuse."*

*Quote from Alan Greenspan*

## **GO GREEN** and Save over \$110 a Year

Saving the environment, decreasing risk of identity theft, and overall saving you money are just a few reasons rccu has decided to offer you a bundle of electronic services in 2010 to **GO GREEN**.

The rccu **GO GREEN** bundle includes: online banking, eStatements, one direct deposit to your account per month, and bill pay at no charge to you. Without participation, bill pay carries a service fee of \$4.95 and checking\* requires a \$100 minimum balance to avoid a \$5 per month fee. **With participation, by using all of the electronic services in the **GO GREEN** bundle, you save over \$110 a year!**

Consider the amount of money you'll save in postage, gas, and your time and your savings is even more. Plus, the security to your account is elevated with the elimination of paper statements that are a potential risk for identity theft. Most importantly the more services we can offer electronically, the more trees we can save towards keeping our air clean.

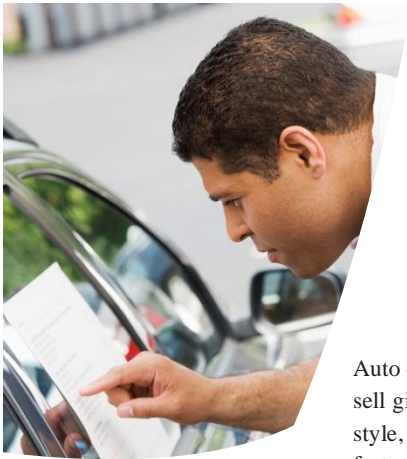
To **GO GREEN** and start saving enroll for online banking, eStatements, and bill pay online today at [www.romeovillecu.org](http://www.romeovillecu.org).

\*Checking is a non-interest bearing account.



## YOUR FAMILY IS INVITED

While banks are open to everyone, the privileges of credit union membership are extended to individuals that must meet eligibility requirements, such as living or working within a field of membership. Our credit union field of membership has been extended to include anyone that lives or works in the entire Village of Romeoville, and their immediate family. So, as a not-for-profit financial institution, we are able to offer you and your family higher savings rates, lower rates on financing, and more services for free or at a lower fee to you AND your family.



# New Auto Loan Financing as low as 4.79% APR\*

*Focus on the features you want and benefit from our low auto rate member financing!*

Auto dealerships have cars to sell giving you many choices in style, fuel economy, and features. If you are shopping for a new car remember to get pre-approved from the credit union before you visit the dealer. Once you are at the dealer then you can focus on the features of the cars that you are considering with the peace of mind that you already have your auto financing taken care of.

You can apply for auto financing by downloading a loan application online, fill-in, and then return by:

- ✦ USPS mail
- ✦ Scanned attachment to an email to [rcu@romeovillecu.org](mailto:rcu@romeovillecu.org)
- ✦ Fax (815) 886-4878
- ✦ In person

See current auto loan rates and download an application now at [www.romeovillecu.org](http://www.romeovillecu.org)

Let the Good Times Roll!

\*APR=ANNUAL PERCENTAGE RATE. RATES ARE SUBJECT TO CHANGE WITHOUT NOTICE. THE RATE YOU RECEIVE WILL BE BASED ON YOUR CREDIT HISTORY. PAYMENT EXAMPLE: \$10,000 AT 4.79% APR WITH A TERM OF 60 MONTHS WOULD RESULT IN A MONTHLY PAYMENT OF \$187.75.

## PLAN AHEAD Open A Christmas Club Account



Avoid over extending your finances during the next holiday season by putting a little aside each paycheck into a Christmas club account. On November 1st we will transfer the money you have saved from your Christmas club account to your savings or checking account, or write you a check. To start saving to your Christmas club account email, call, or stop in.

### ROMEVILLE COMMUNITY CREDIT UNION

2 BELMONT DRIVE  
ROMEVILLE, IL 60446

(815) 886-4874  
(815) 886-4878 FAX

24/7 ACCOUNT INFO:  
1(866) 234-2115  
[WWW.ROMEVILLECU.ORG](http://WWW.ROMEVILLECU.ORG)

EMAIL: [RCCU@ROMEVILLECU.ORG](mailto:RCCU@ROMEVILLECU.ORG)



AMERICA'S  
CREDIT UNIONS®

Where people are worth more than money.®

Celebrate the New Year and join us as we present the annual report of the year that has past at our  
**Annual Credit Union Meeting  
With FREE Breakfast**



Saturday, January 23, 2010  
Breakfast 9am  
Meeting 10am

RSVP to credit union by January 16<sup>th</sup> by phone (815)886-4874 or email [rcu@romeovillecu.org](mailto:rcu@romeovillecu.org)

