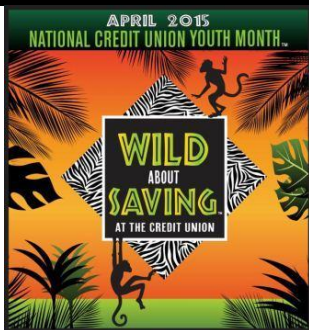


RIVERCITIES

COMMUNITY CREDIT UNION

Spring 2015
www.rivercitiesccu.com
625 Commercial St,
Ste 6
913-367-1488



Wild About Saving

April is Youth Month and RCCCU is Wild About Saving! Any youth deposit made during April will be entered into our grand prize drawing of Kansas City Zoo tickets. We will also have a coloring contest for age groups 0-5 and 6-11 with prizes for winners.

See our newsletter on-line or Facebook for the coloring page. We'll also have animal movies playing, gifts and snacks. Join in the fun on a Savings Safari all week from 20-24th. Join us for a party on April 23rd from 3:30-5:00 for crafts, snacks, games and fun! Plus any youth deposit made this month may be entered into a national drawing for \$100. Been thinking of opening an account for your child or grandchild? Now is the time to get that done! Minimum \$5 to open a Youth Account. Special gifts on account opening and for each deposit. Come and be Wild About Savings with RCCCU!

River Cities Annual Meeting

Our annual meeting will be Friday, April 10th at 6 p.m. at Trinity Lutheran Church meeting room. Join us for sloppy joes, a short meeting and Bingo!

Events

Office Closed:
Apr 3-Good Fri
May 25-Memorial Day

Our Board of Directors has declared a dividend of 0.35% on share accounts.
For Moms, Dads, Grads and the perfect wedding gift--VISA Gift Cards, available at the CU!



Vacation Club pays into your share savings account the week of May 4th. Request your funds whenever you need them! If you'd like to set up a vacation club, just call 367-1488.

Your credit union offers GAP coverage and RT 66 Extended Warranty on vehicles at much lower prices than many car dealers. Check with us on rates and let us finance your next car! Vehicle loan rates start as low as 2.5%.

**ONE CARD
MANY BENEFITS!**



With Free Checking, Student Checking and Dividend Bearing checking, River Cities Community Credit Union has an account for everyone. They each have their advantages, but they all have one thing in common...the convenience, safety and purchasing power of a VISA debit card! Request yours today!

RIVERCITIES
COMMUNITY CREDIT UNION

www.rivercitiesccu.com • (913) 367-1488

Save yourself and the credit union even more money on ATM fees when you ask for **cash back** on your purchases anywhere you swipe your debit card. With three types of checking, we simplify your life! **May through June**, every swipe will earn you **ten cents per swipe** when you have at **least ten swipes** per month. WE PAY YOU!!

Meet Clarissa Compton!



Welcome to Clarissa Compton, our new part-time teller. She'll be working 10:30-2:30 and covering vacations. She and her husband live in Atchison. In her free time, she enjoys reading and scrapbooking. Her past experience is in customer service and she is eager to help our members! Stop by and say hello!



**In the
Spotlight**

Our first member spotlight is board member Kay Greenly. Kay has been a CU member since 1988. She has been very busy directing the Atchison County Food Pantry at the First Christian Church for the past two years. The pantry helps feed many people in our region and families are allowed to come once per month. The Food Pantry shares with other community organizations as well. The Pantry has fundraisers so that they may buy meat and other needed items that aren't donated. How can you help? Donate food, volunteer to help there or donate to United Way and specify the Food Pantry. For more info, call 913-367-3036 at First Christian Church. **Thanks to Kay for all that she does to help people in our communities!**



Tell us about what our members are doing in the community by Sept 15th for the next issue; "Local People Helping Local People".

DISCOUNTS!!

Turbo Tax, Sprint, GMC & more offer credit union members discounts on their services. Go to <http://www.lovemycreditunion.org> for more details. Credit union members nationwide have saved \$1.2 billion in the past year.

**NEW! CD
Schedule**

6 mo	.50%
12 mo	.75%
18 mo	.85%
24 mo	.90%
36 mo	1.00%
48 mo	1.25%
60 mo	1.50%

Minimum \$1,000 deposit.

Joe M Carrigan Memorial Golf Tournament is slated for June 13 at Bellevue Golf Club. Mark your calendar and call 913-367-1488 to reserve your team! The tournament funds the Joseph M. Carrigan Memorial Scholarship. Applications for high school seniors were due by April 1st. We will announce winners in May.

Since March 2014, **we've saved members \$35,925.36** in lower loan rates and refinances. Give us a call to see if we can save **you** money this year.

A BIG Thank you to Member Justin Dunn for assembling the desk for our new employee. Also Thanks to Board Member Jerry Erzen for repairing her chair. We appreciate your help immensely! THANKS!



RCCCU will have discounts for Amusement Parks. SDC & Schlitterbahn have on-line discount codes and we'll have tickets for WOF & Schlitterbahn. SDC opens Mar 14, Showboat opens Mar 7, WOF Apr 11, Oceans May 23 & Schlitterbahn May 22.

13 Ways to Pay off Student Loans Faster

- 1) Face the music: Take responsibility.
- 2) Make a plan: Establish an emergency fund and a budget and revisit yearly.
- 3) Stop using debt: Freeze credit cards and refrain from opening any new accounts.
- 4) Start making payments: Any amount you can contribute to repayment helps, even if you are still in school and in deferment. \$25 makes a big difference over 10 years.
- 5) Get a side gig: Use any extra income to pay down your loan principal.
- 6) Implement the envelope system: If you have a hard time keeping your spending habits in check, try to rely on cash. Once it's gone, it's gone.
- 7) Downsize: Say goodbye to the posh apartment, add a roommate and allocate the savings toward your loan balance.
- 8) Double up on payments: The more you pay each month, the less interest that accumulates. For those extra weeks of the year, make extra payments.
- 9) Tackle the most costly debts first: the higher the interest rate, the more you'll pay over the life of the loan.
- 10) Enroll in auto withdrawals: all of your payments will be on time and some lenders offer discounts for enrolling.
- 11) Consolidate your loans: convenient and free of charge for federal loans. Some drawbacks tho, check terms and interest rates that came with the original loans.
- 12) Inquire about loan forgiveness programs: Public service workers and government employees, educators and nurses are sometimes eligible for forgiveness programs. U.S. Dept of Education Fed Student Aid website provides a listing of those programs.
- 13) Pat yourself on the back: It's mind over matter. If you approach this with a negative attitude, it'll seem like you're drowning in debt forever. But if you take the opposite approach, your debt will be gone in to time.

from finance.yahoo.com

River Cities Community Credit Union

Privacy Notice

River Cities Community Credit Union is owned by its members and run by a Board of Directors that you elect. You can be confident that your financial privacy is a top priority of this credit union. We are required by law to give you this privacy notice to explain how we collect, use and safeguard your personal financial information. If you have any questions, please contact a staff member at 913-367-1488.

We are committed to providing you with competitive products and services to meet your financial needs, which necessitates that we share information about you to complete your transactions and provide you with certain financial opportunities. In order to do so, we have entered into agreements with other companies that provide either services to us or additional financial products for you to consider.

Under these arrangements, we may disclose all of the information we collect, as described below, to companies that perform marketing or other services on our behalf or to other financial institutions with whom we have joint marketing agreements. To protect our members' privacy, we only work with companies that agree to maintain strong confidentiality protections and limit the use of information we provide. We do not permit these companies to sell to other third parties the information we provide to them.

Information We Collect And Disclose About You

We collect and may disclose nonpublic personal information about you from the following sources:

- Information we receive from you on membership and loan applications and other forms;
- Information about your transactions with use or other;
- Information we receive from a consumer reporting agency;
- Information obtained when verifying the information you provide on an application or other forms, such as from your current or past employers or from other institutions where you conduct financial transactions.

We may also disclose information we collect about you under other circumstances as permitted or required by law. These disclosures typically include information to process transactions on your behalf, conduct the operations of our credit union, follow our instructions as you authorize, or protect the security of our financial records.

If you terminate your membership with River Cities Community Credit Union, we will not share information we have collected about you, except as permitted or required by law.

How We Protect Your Information

We restrict access to nonpublic personal information about you to those employees who have a specific business purpose in utilizing your data. Our employees are trained in the importance of maintaining confidentiality and member privacy. We maintain physical, electronic and procedural safeguards that comply with federal regulations and leading industry practices to safeguard your nonpublic personal information.

TRUTH IN SAVINGS FEE SCHEDULE River Cities Community Credit Union

Deposited Item Return Fee	\$20.00
ACH NSF Fee (paid or returned)	\$30.00
Stop Payment Fee	\$25.00
Excess Withdrawal Fee	\$5.00
(An excess withdrawal fee will be charged for each withdrawal in excess of three during a month)	
Early Withdrawal Penalty (Club Accounts)	5% of withdrawn amount
Late Fees on Loan payments after 15 days	\$10.00
ACH One-Time Transfer	\$4.00
Titling Fees	\$15.00

Approved by the Board of Directors 3/22/07
Revised 01/20/13



FACTS	WHAT DOES RIVER CITIES COMMUNITY CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?	
WHY?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share and protect your personal information. Please read this notice carefully to understand what we do.	
WHAT?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include</p> <ul style="list-style-type: none"> • Social Security number and income • Account balances and payment history • Credit history and credit scores <p>When you are no longer our member, we continue to share your information as described in this notice.</p>	
How?	All financial companies need to share members' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their members' personal information; the reasons River Cities Community Credit Union chooses to share; and whether you can limit this sharing.	
Reasons we can share your personal information	Does River Cities Share?	Can you limit this sharing?
For our everyday business purposes- Such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes- To offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes- Information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes- Information about your creditworthiness	No	We don't share
For our affiliates to market to you	Yes	Yes
For our nonaffiliates to market to you	No	We don't share

<h1>Questions?</h1>	<p>Call 913-367-1488 or go to www.rivercitiesccu.com or write us at RCCCU 625 Commercial Street Suite 6, Atchison KS 66002</p>
<h2>WHAT WE DO</h2>	
<p>How does River Cities Community Credit Union protect my personal information?</p>	<p>To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.</p>
<p>How does River Cities collect my personal information?</p>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • Open an account or deposit money • Pay your bills or apply for a loan <p>We also collect your personal information from others such as credit bureaus, affiliates or other companies.</p>
<p>Why can't I limit all sharing?</p>	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> • Sharing for affiliates' everyday business purposes- information about your creditworthiness • Affiliates from using your information to market to you • Sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>
<h2>Definitions</h2>	
<p>Affiliates</p>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • River Cities Community Credit Union has no affiliates
<p>Nonaffiliates</p>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • The Credit Union does not share with nonaffiliates so they can market to you, except for our joint marketing arrangements
<p>Joint Marketing</p>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • Our joint marketing partners include insurance companies.