

International Credit Union Day Celebrates The Authentic Difference

On October 20, 2016, credit unions around the world will celebrate International Credit Union Day (ICU Day). Credit unions are not-for-profit financial cooperatives, offering the same services as other financial institutions, but with a people-first philosophy. Since 1948, on the third Thursday of every October, credit unions have celebrated the principles that make credit unions the best financial partners of people all over the world. "The authentic difference," this year's ICU Day theme, zeroes in on what makes credit unions different from banks, fintech startups and other financial institutions—our principles.

We think ideas like people before profit, social responsibility, and financial education improve lives. It's why cooperative banking is a key component of helping people in developing countries get access to microloans. So when we wish you a "Happy ICU Day!" at River Cities, know that we're thanking you for belonging to a movement that's helping your neighbors—and people around the world—grow and thrive and follow their dreams. If you have any questions about how RCCCU can help you, stop by or contact us at 913-367-1488 or at manager@rivercitiesccu.com.

Join us Thursday, October 20th from 11:00 am through 1:00 pm for our annual hot dog lunch to benefit the Atchison County Food Pantry! Just \$3 for hot dog, chips and a soda!

Credit unions all over the world have operated according to the same core principles since the 1850s, when a group of weary German workers, tired of being exploited by loan sharks, formed the world's first credit union by banding together to provide affordable credit to each other. These principles are derived from the [7 cooperative principles](#), shared by all cooperatives.

- 1. Democratic Control:** One member = One vote. Whether you have \$5 or \$5 million, your voice is equal.
- 2. Open and Voluntary Membership:** Members are connected by a bond of association, fostering a sense of community.
- 3. Non-Discrimination:** Credit unions are open to all without regard for race, orientation, nationality, sex, religion, gender, or politics.
- 4. Service to Members:** Credit unions are ranked No. 1 in service in numerous surveys, because they exist to serve members, not profit.
- 5. Distribution to Members:** Credit unions return all profits to their members through dividends, lower fees, better savings rates, and improved services.
- 6. Building Financial Stability:** Credit unions are historically stable organizations. They're owned by the people they serve, so they don't take unnecessary risks.
- 7. Cooperation Among Cooperatives:** Credit unions and cooperatives share the same principles. Together, they amplify each other's good works.
- 8. Social Responsibility:** Credit unions strive for social justice by committing to strengthening their communities and helping people of modest means.
- 9. Ongoing Education:** Credit unions prioritize financial education for their members, employees, and communities as part of their pursuit of social justice.



Events

Office Closed:
 Oct 10-
 Columbus Day
 Nov 11-
 Veteran's Day
 Nov 24-25-
 Thanksgiving
 Dec 26-
 Christmas
 Jan 2-New
 Year

Our Board of Directors has declared a dividend of 0.30% on shares, 0.25% on checking and 0.70% on Christmas Club. **Club funds will be in shares after Oct 3.**

We appreciate our Veterans and their families' sacrifices. Happy Veteran's Day!

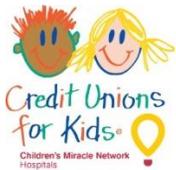


Joseph M. Carrigan Memorial Scholarship Applications Due by 2/15!

RCCU will host a budgeting workshop at Hiawatha Library Oct 11th 1-2 pm & Oct 20th 6-7 pm. Please RSVP. All are welcome!

Never accept calls or messages about problems on your computer. They are fraudulent.

River Cities Has Been There.....



RCCCU will be selling candy bars for \$1 to raise funds for Children's Miracle Network. Our funds benefit the KU Pediatric Hospital. Pick out your favorite and be a part of hospitals helping local kids in October.



Safety Day at MGPI



First Friday



Taste of Atchison



Mud N Suds Run





In the Spotlight

Our member spotlight this month falls on:

OUR MEMBERS!!

One of our members had car trouble in our parking lot recently and another of our members jumped their battery for them. We have GREAT members that make our community a good place to live. Our members volunteer for Scouts, Food Pantries, Project Atchison, Veteran's Events, Relay for Life, Theatre Atchison, United Way, Rural Fire Districts, Rural Water Districts, Highland Comm. College Advisory Board, Atchison Hospital Board, Sports Coaches, Humane Society, Salvation Army and many others we don't even know!

THANK YOU!!

People Helping People for the Holidays

Members have the opportunity to donate to the following non-profit organizations from October 1st through December 16th. Bring your donation by or add it to a loan you plan on doing during that time. Let's show the community how we can help. Choose from one or more of these organizations:

- Humane Society
- Atchison County Food Pantry
- Achievement Services
- Project Atchison
- Backpack Buddies



DEBIT CARD SAFETY!

You are able to Freeze or Thaw your Debit Card on your on-line access. Just like on TV! Ask us how.

GAP Plus!

RCCCU has added GAP Plus, which is Total Loss Protection...and then some. The moment you drive your vehicle off of the lot, it depreciates about 20% on average, with roughly a 15% decline yearly for the next four. GAP Plus can help cover the difference in the case of a total loss and provide a \$1,000 deduction toward your next vehicle loan at RCCCU if financed within 90 days of the GAP claim settlement.

Your loss: \$20,000
Insurance settlement: -\$16,000
Deductible: -\$500
Your responsibility: \$4,500
GAP Plus helps cover: \$4,500

* Time to Switch to Sprint?

Looking for a good reason to switch your wireless company? How about this - credit union members get exclusive savings with the Sprint Credit Union Member Discount:

- Get a **10% discount** on select regularly priced Sprint monthly data service
- Valid in conjunction with other credit union and Sprint National handset and other promotions

Current and new Sprint customers need to verify credit union membership to take advantage of these exclusive discounts. Visit www.Sprint.com/verify or download the Love My Credit Union Rewards app in the Apple App Store or Google Play to verify your membership.

It's worth it to switch to Sprint. Visit LoveMyCreditUnion.org/Sprint to learn more and to start saving today with the Sprint Credit Union Member Discount. Mention Corporate ID: NACUC_ZZM.

Happy Halloween!!



Halloween Coloring Contest

Beginning Oct 1, we'll begin entries for our annual Halloween coloring contest. Ages 1-11 are eligible and we'll have two prize categories. Entries must be submitted by October 28th and we'll notify winners on October 31st! We'll have the color page on our website, Facebook and with the on-line newsletter.

Borrow against your own CD, just 2% above the CD rate. Ask us how!



America Saves Winner!

Kylee Cairo entered our America Saves Savings Challenge in February and won a \$50 VISA gift card by saving \$500-\$1000 by 8/26! Congrats!!

THREE BIGGEST MONEY WASTERS

Think you have your finances in order? You have a budget and are sticking with it, but have you thought about the money you are wasting? Consider these three money wasters.

Throwing away leftovers.

The average American throws away 25 percent of food and drinks. If you're guilty of this, you might as well throw away a couple of dollar bills with that food. Food is expensive!

Overdraft and other fees.

If you are paying for overdraft fees or out-of-network ATM fees, you are doing it wrong. ATM fees are easy to eliminate...find ATMs that don't charge a fee, get cash back with purchases or if there aren't any free ATMs, take out a lump sum all at once to eliminate the \$3 charge for each withdrawal. Eliminate overdraft fees by keeping track of your spending!

Not taking advantage of retirement match.

This is a no brainer. If your employer will match how much you put in your retirement account, you should definitely take advantage of this benefit. It's almost like getting free money!

See the full list at <http://www.popsugar.com/smart-living/Biggest-Waste-Money-30959451>



Safe Shopping. No hacking. Use VISA Gift cards for your holiday shopping. \$10-\$500 each. In store or on-line.



Worlds of Fun closes Oct. 30th. Tickets are available in our office. Silver Dollar City closes December 30th. Tickets are available online with discount code: 23791.

River Cities Community Credit Union Coloring Contest 2016



Coloring Contest entries must be returned to the Credit Union by Oct 28th

