



Spring Newsletter



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Annual Meeting

Roswell Credit Union will hold the 61st Annual Meeting on June 14, 2014 at the Chaves County J.O.Y. Center. Dinner will be served at 6:00pm followed by the Meeting of the Members at 6:30. BINGO and door prizes will begin at 7:00pm. Please RSVP by calling us at 575.623.7788.

LOAN PROMO EXTENDED UNTIL APRIL 30!

Take advantage of our LOW rates TODAY

1.75% for 36 Months

1.90% for 48 Months

2.50% for 60 Months

Titled loans only, Rate available OAC

PLEASE NOTE!!

Roswell Credit Union's mailing address is changing. Our current PO Box will no longer be active as of June 30, 2014. Please change your records to the following for all mail correspondence including payments!

**Roswell Credit Union
2514 N Main Street
Roswell, NM 88201**

The Board of Directors have declared the following rates for the Quarter ending March 31, 2014

Savings Accounts	APR
25.00 - 100.00	.05%
101.00 - 5,000.00	.10%
5001.00 - 20,000.00	.15%
20,001.00 - 40,000.00	.20%
40,001.00 & greater	.30%
Christmas Club	.15%
Money Market	.25%
Certificate of Deposits	APR
3 month	.15%
6 month	.25%
12 month	.50%
18 month	.60%
24 month	.85%
36 month	1.00%
IRA'S	APY
Traditional, Roth, Education	.20%

Important Notice!!!

Furnishing Negative Information to Consumer Reporting Agencies

- We will report information about your account to credit bureaus.
- Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

Your credit report provides a glimpse of how financially responsible you are. Maintaining a clean credit report is vital to your financial well being. Negative information in your credit report will lower your credit score. Your credit score can be reviewed by lenders, insurers, landlords, and even potential employers. With a low credit score you will be more likely to:

- Be denied future credit
- Be offered lower credit limits
- Pay higher rates on the credit you do receive

Please make your payment is on time and always pay at least the minimum amount due to assure that negative information regarding your accounts with us will not appear on your credit report.

This notice has been provided to you as required by Section 217 of the Fair and Accurate Credit Transactions Act of 2003.



Access your account at over 5000 locations worldwide! Your credit union is part of the shared branching network. This service allows you to access your account for deposits, withdrawals, and loan payments all for free. Visit www.co-opsharedbranch.org for all the locations where you can access your Roswell Credit Union account.



Please notify your Credit Union if you have a change of address.

If you have recently moved or are planning to move in the near future, it is necessary for you to notify your credit union with authorization of an address change. By doing this, you'll avoid not getting your statements and other correspondence on a timely basis. With identity fraud as prevalent as it is today, we cannot afford your information being inaccurate or not being yours. Also, if you have changed your telephone number or have a new cell phone number, please let your credit union know so we can get a hold of you, if necessary.



Your Savings At The Credit Union Are Federally Insured To At Least
\$250,000

Holiday Closings

Memorial Day
May 26, 2014