



Winter Newsletter



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The Supervisory Committee is performing an audit. If you see any discrepancies on your December 2013 Statement, please notify them at: 206 Sherrill Lane Roswell, NM 88201

Holiday Closings

Martin Luther King Day
January 20, 2014

President's Day
February 17, 2014

Our New Year's Gift to You!

New or used titled loans at Roswell Credit Union! Take advantage of our promotion rates while they last.

1.75% for 36 Months
1.90% for 48 Months
2.50% for 60 Months

Interest Rates OAC.
Apply inside or online at www.roswellcu.org
Current RCFCU Loans not applicable.
Well Qualified Members Only.

Thank You!

As we close out 2013, RCU wants to Thank You for your membership and for using your credit union to meet your financial needs. We hope you consider taking even greater advantage of all your credit union has to offer in 2014, and look forward to continuing to serve you in the months and years ahead.

The Board of Directors have declared the following rates for the Quarter ending December 31, 2013

Savings Accounts	APR
25.00 - 100.00	.05%
101.00 - 5000.00	.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%



**Our next Kirby Kangaroo Day will be
 Saturday, February 8, 2014 in Roswell from 9:00am to 1:00pm.
 Start the New Year off with a new savings account for your kids.
 Bring in your spare change and teach them to start saving early.
 It only takes \$5 to start a Kirby Kangaroo savings account!!!!**

Privacy Policy

Facts: What does Roswell Credit Union do with your 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? The types of personal information we collect and share depend on the product or service you have with us. This information can include: Social Security Number and Income, Account balances, and Payment History, Credit History and Employment Information. When you are no longer our customer, we continue to share your information as described in this notice

HOW? All financial companies need to share member's personal information to run their everyday business. In the section below, we list the reasons financial companies can share their member's personal information; the reasons Roswell Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information:	Does Roswell CU share?	Can you limit sharing?
For our everyday business – 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, information about your creditworthiness	NO	NO
For non-affiliates to market to you	NO	NO

How does Roswell Credit Union protect my personal information?	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.
How does Roswell Credit Union collect my personal information?	We collect your personal information, for example, when you 1) open an account, 2) apply for a loan, 3) pay your bills, 4) use your debit card, and 5) make a wire transfer
Why can't I limit all sharing?	Federal law gives you the right to limit only 1) sharing for affiliates' everyday business purposes—information about your creditworthiness, 2) affiliates from using your information to market you, 3) sharing for non-affiliates to market to you. State laws and individual companies may give you additional rights to limit sharing.
Affiliates	Companies not related by common ownership or control. They can be financial or nonfinancial
Non-affiliates	Companies not related by common ownership or control. They can be financial or nonfinancial
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you.