



Fall Newsletter



Need extra dough for the season?
See us for a Holiday Loan

Fall Into A Great Loan Rate
See your CU to explore your options

The days grow shorter, reminding us Old Man Winter is just around the corner and will be on our doorstep before we know it. So now is the time to finish up those weatherization or other home improvement projects, pay off those high-interest credit cards, give the family room a makeover before the holidays, or even take that vacation you've been putting off. We have loans for any good reason: debt consolidation, vacation, tuition, furniture, vehicles, home purchase or refi, clearing the deck of medical bills. Our great loan rates and terms can make it happen. So what are you waiting for? Call, click or stop in to explore your options. We think you'll find a loan that's in your best interest - whatever you need to live life to the fullest.



Need some extra Holiday DOUGH? See us for a Holiday Loan

*An affordable Holiday Loan from your credit union might be the perfect solution. With low rates plus flexible terms and payment options, you'll have just enough extra **dough** to make your season spirited rather than stressful. Apply for your Holiday Loan by visiting our website, calling 575-623-7788 or stopping by.*

Only 7%* interest Up to 24 months Up to \$4,000.00

*refers to APR, subject to credit approval, other terms and conditions may apply.



How Low Can We Go? Find Out With A RCU Credit Card!



These days, having a credit card is almost like a necessary evil. Chances are most U.S. consumers have at least one major credit card in their wallet. Whether its primary purpose is for financing large purchases, doing online shopping, consolidating other debt, or even building a credit history, why not get the credit card with the lowest rate possible?

If you want to better manage your monthly spending and avoid high-interest debt, find out how low we can go at the credit union! Apply for your low fixed rate CU Credit Card today. Simply go to roswellcu.org, call us, or stop in any branch location for more information.

Holiday Skip-A-Pay Certificate

Please read carefully, sign, and return today with \$50 per loan.

YES! I want to take advantage of the Roswell Credit Union's Holiday Skip-A-Pay offer. I have read and agree to the terms.

Borrower's Signature _____ Date _____

Co-Borrower's Signature _____ Date _____

If loan is joint, all borrowers should sign. Please return before December payment is due.

Please print clearly in ink.

Name _____

Address _____

City _____ ST _____ ZIP _____

Daytime Phone _____

E-mail Address _____

Member (Account) Number _____

I want to skip my loan payment(s) for December 2016

Please withdraw all applicable skip-a-pay fees from my account

_____ SAVINGS _____ CHECKING **OR**

I have enclosed a check or cash for all applicable skip-a-pay fees

Skip All Eligible Loans **OR**

Skip Loans: # _____ # _____ # _____

WE ARE ABLE TO STOP YOUR ACH FOR THE MONTH SKIPPED BUT YOU MUST REQUEST THAT WE DO SO. IT IS YOUR RESPONSIBILITY TO ENSURE THIS IS DONE.

*I wish to participate in the RCU Holiday Skip-A-Pay Program. Please defer payment for the loan(s) checked on this certificate. I understand that in order to be eligible to participate in the RCU Holiday Skip-A-Pay Program, my loan(s) payments must be current & I have made at least 3 consecutive, on-time payments. I understand I am are required to pay a fee of \$50 for each loan skipped. I understand that interest will continue to accrue on the outstanding balance of my loan until it is paid in full. I understand that I continue to be responsible for the entire outstanding principle and interest of my loan and that I will be responsible to continue to make the monthly payments after the original maturity date until all principal and interest is paid in full and that my/our pledge of security shall remain in effect until the loan is fully repaid. I understand that our next regular payment will be due on the scheduled payment due date following the month I have elected to skip a payment. I also understand that any credit disability insurance on my loan will not extend beyond the original maturity date of the loans. I also understand that f I have GAP insurance on a vehicle it will effect the amount paid by the insurance company. I also understand that any credit disability insurance on my car loan will not extend beyond the original maturity date of the loan(s).
This offer does not apply to real estate loans.

Holiday Closings



Columbus Day — October 10
 Veteran's Day — November 11
 Thanksgiving — November 24 & 25
 Christmas — December 24 & 26
 New Year's — January 2

Take the hassle out of Christmas shopping.
 Your Credit Union offers VISA Gift Cards.



These cards can be used anywhere that VISA is accepted.

Get Yours Today!

Go Green with e-Statements



Save a tree, avoid a fee. Sign up for e-statements today. It's fast, secure, and easy to do.

Simply sign in to your online banking, click the Self Service tab, then click the e-statement link. Click Accept at the bottom of the page and you will receive an email notification each time your statement is ready.

SAVE WITH SPRINT!

Let us introduce you to valuable savings on monthly wireless bills, mobile phones and accessories – plus waived application and upgrade fees. It's all possible thanks to Invest in America & Sprint's Credit Union Member Discount program. Get the details at LoveMyCreditUnion.org/Sprint.

Call 877.SAVE.4.CU, tell them you're a credit union member and ask to be attached to the



PLEASE NOTE!

Our PO Box will be deactivated soon. Please change your records to the following for all mail, including payments!

Roswell Credit Union
 2514 N Main St. Roswell, NM

The Board of Directors have declared the following rates for the Quarter ending September 30, 2016

Savings Accounts	APR
\$25.00 - \$100.00	.05%
\$101.00 - \$5,000.00	.10%
\$5,001.00 - \$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%



Please join us for cookies and punch in our lobby on 10/20/2016

Your savings federally insured to at least \$250,000



A great big thank you from Roswell Credit Union to the brave men and women - our veterans - who have devoted themselves to preserving America's freedom. As you go about your daily life, keep in mind that "freedom is not free." Take a moment to thank and appreciate the selfless warriors who have given so much for our country and its people.