



SPRING 2016 NEWSLETTER

Roswell Community FCU

www.roswellcu.org



63rd Annual Meeting

Roswell Credit Union will hold its 63rd Annual Meeting on June 18, 2016 at the Chaves County J.O.Y. Center located at 1822 North Montana in Roswell. Dinner will be served at 6:00 pm and election of officers will be held at 6:30 pm. If you are interested in holding an officer position, please contact Karen Griffo, Nominating Committee Member, at 575-623-7788. BINGO will follow the Meeting of the Members. **BINGO cards are \$2.00 per packet. All funds collected will be donated to UNITED WAY OF CHAVES COUNTY.**

This year we are raffling off a Yeti cooler. Tickets are on sale now in the lobby for \$1.00. All proceeds will also be donated to the United Way of Chaves County.



Congratulations to our \$100 Visa Gift Card Winner!

Ashley Hunter was the winner of our Membership Drive \$100 Gift Card. We'd like to thank all of our members and family for referring their friends and membership at Roswell Credit Union.

Change a Life...

Roswell Credit Union is doing our part to help raise awareness for important causes. Each month we have chosen to promote a worthy cause and help Change a Life. We have set up containers in our lobby to donate your spare change. Join us on Wednesdays to help support Autism in April, the Military in May, and our local United Way of Chaves County in June.

In April, RCU will be participating in the Walk for Autism on April 23rd. We would love to see you out there showing your support as well.

In May, we will show support for our military. All donations collected in our lobby will be donated to the Wounded Warrior Project.

In June, we will have our Annual Meeting and all donations will be given to the United Way of Chaves County.

Awareness Months

- April– Autism
- May– Military
- June– United Way of Chaves County

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:

- 1) Be denied future credit
- 2) Be offered lower credit limits
- 3) 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.

Holiday Closings

Memorial Day
May 30, 2016

**The Board of Directors
have declared the
following rates for the
Quarter ending
March 31, 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%
Share Certificates	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%

Should I stay or Should I go now?



Whether a vacation or staycation, take advantage of Roswell Credit Union's vacation loan promotion. We are here to help make summer great.

Vacation loans at 8% for up to 18 months.

Apply online or come pick up an application today. Loan promotion will be available until August 31, 2016, OAC.

Our next Kirby Kangaroo Day will be April 16th from 10:00am-12:00pm.

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 NACUC_ZZM corporate ID.



Bring your kids to open an account or make a deposit to their current savings account.

Remember, it only takes \$5 to open a Kirby Kangaroo Savings Account.

We will be painting piggy banks for each of our Kirby Members to take home and start saving.