



SPRING 2017 NEWSLETTER

Roswell Community FCU

www.roswellcu.org



64th Annual Meeting

Roswell Credit Union will hold its 64th Annual Meeting on June 17, 2017 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 an Amazon echo. Tickets are on sale now in the lobby for \$1.00. All proceeds will also be donated to the **United Way of Chaves County.**

amazon echo



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



These days, having a credit card is almost 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 for more information.

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 show support for Autism Awareness. All donations collected in April will be donated to the local Autism Society.

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.

2% Refi Sale

Do you have a loan at another financial institution or lender? High interest rate?

RCFCU wants to refi your auto loan. We will take your existing vehicle loan from any other financial institution or lender and work with you to lower your monthly payment. We'll reduce your current interest rate by up to 2.00% (Base Rate is 1.99%)

Applying is quick and easy! You can come by the Credit Union, apply online at roswell-cu.org or call us, and we will fax you the application. To speed up the process, we need a current loan statement that reflects the current terms of your loan such as a payoff balance, and current interest rate.

Call the Credit Union today to see if we can lower your monthly payments!

Congratulations to our Winner!

April C. was the winner of our Membership Drive. We'd like to thank all of our members for referring their friends and family for membership at Roswell Credit Union.

Let us introduce you to valuable savings on monthly wireless bills, mobile phones & 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.



Holiday Closings

Memorial Day
May 29, 2017

The Board of Directors have declared the following rates for the Quarter ending March 31, 2017

| | |
|------------------------------|-------|
| 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% |