



Rancocas Federal Credit Union
 "Where Every Member Counts!"



Autumn is Upon Us!

Volume VII, Issue III

www.rancocasfcu.com

September 30, 2011

DATES TO REMEMBER!

- Oct 10 - Columbus Day
- Nov 1 - All Saints' Day
- Nov 6 - Daylight Savings Ends
- Nov 8 - Election Day
- Nov 11 - Veterans Day
- Nov 24 - Thanksgiving
- Dec 20 - Hanukkah Begins
- Dec 22 - First Day of WINTER
- Dec 25 - Christmas
- Dec 26 - Kwanzaa Begins

SPECIAL POINTS OF INTEREST

- * Share Draft (Checking) Accounts Now Available!
- * VISA Pre-Paid Gift Cards
 Make GREAT Gifts!
 (Cost Just \$2)
- * Have an E-Mail Address?
 Please let us know!
- * Do we have your correct Phone#? Beneficiary?

INSIDE THIS ISSUE

Letter from the President	I
CD / Savings / LOWER Home Equity Rates	I
VISA Gift Cards	I
Federal Insurance Limit	I

Letter from the President

It's hard to believe that the Summer has come and gone. But this time of year brings the nice Fall colors and the beginning of many special holidays.

We continue to have a positive bottom line financially so we are still offering our special car loan rate of 2.95% and a \$50 Visa gift card.

Keep your eyes and ears open as we will be offering a special Holiday loan just after our next Board meeting. Lastly, if you are looking into a home equity loan, we just recently lowered our rates! Contact Maureen or Peggy for any of the details.

Also, as part of the hospital's Care and Share program for the Thanksgiving holiday, we will again be contributing a gift basket for which you can buy raffle tickets. Tickets are usually sold in the hospital lobby, starting on Oct. 18th.

Sincerely, *Michael Elfert*, President



EVEN LOWER CAR LOAN SPECIAL!

FREE \$50 VISA GIFT CARD

Borrow a Minimum of \$8,000 - \$40,000

Model Year 2007 or Newer

@ rates of just **2.95%*** APR

* Based on credit eligibility & down pmt

Belated Congratulations!

To Karon Branch

Winner of our Sand & Surf Beach Basket!



CD RATES

6 Month	1.20%	APR
12 Month	1.40%	APR
18 Month	1.60%	APR
24 Month	1.70%	APR
36 Month	1.80%	APR

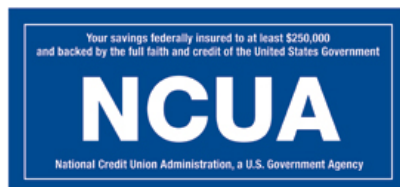
SAVINGS

\$100 - \$4,999.99	0.75%
\$5,000-\$9,999.99	0.90%
\$10,000-\$19,999.99	1.10%
\$20,000-\$49,999.99	1.30%
\$50,000 & over	1.85%

Above rates are APR

LOWER HOME EQUITY Rates!

- 4.49%** - 5 Year Fixed
 - 4.75%** - 7 Year Fixed
 - 4.99%** - 10 Year Fixed
 - 5.40%** - 15 Year Fixed
 - 5.89%** - 20 Year Fixed
- Above rates are APR & Based on Credit Score of 680+



Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States government.

