



Rancocas Federal Credit Union "Where Every Member Counts!"



Volume IV, Issue IV

December 31, 2008

DATES TO LOOK FORWARD TO!

- Jan 19 - Martin Luther King Jr. Day
- Feb 2 - Groundhog Day
- Feb 14 - Valentine's Day
- Feb 16 - President's Day
- Feb 25 - Ash Wednesday
- Feb 26 - Annual Meeting
- Mar 8 - Daylight Savings Begins
- Mar 17 - St. Patrick's Day
- Mar 20 - Spring Begins!



SPECIAL POINTS OF INTEREST

- * Annual Meeting Feb 26th
- * VISA Pre-Paid Gift Cards!
Available NOW!
- * Checking Accounts!
(Share Drafts) Next Month!
- * Get your FREE annual credit report at www.annualcreditreport.com
(don't be fooled by the TV commercials!)

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Letter from the President

I hope your holidays were safe and enjoyable. We are off to a new year with some exciting changes!

As I stated in the last newsletter, we are participating with the New Jersey Credit Union League in a program that is targeted towards improved quality service and products. By now, some of you may have received a survey in the mail. Again, I want to let you know that this is *not* a hoax. I encourage you to complete it, as this will help move your Credit Union in the direction you need and want.

The other exciting news is that we are completing the steps necessary to begin offering share drafts (*checking accounts*). There are still some details that need to be worked out before being able to offer the service. We should have them completed this month and be able to offer the service in February.

Also, if you haven't heard, we are now offering VISA pre-paid gift cards. You can purchase them in any denomination from \$10 - \$500 and the cost to you is only \$3. Please see Maureen or Peggy if you are interested.



Lastly, our annual meeting is scheduled for February 26th. It will be held in the back of the cafeteria at 5:00 PM. Elections for members of the board will be held, so please mark your calendars.

Sincerely, *Michael Elfert*, President

VISA PRE-PAID GIFT CARD, BELOW

Can be used anywhere; no risk of store going out of business

Great for STUDENTS away at college

Can purchase with money *already* in savings! Cost just \$3.



CD RATES

6 Month	2.50%	APR
12 Month	2.90%	APR
18 Month	3.10%	APR
24 Month	3.20%	APR
36 Month	3.25%	APR

SAVINGS

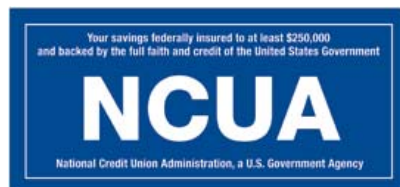
\$100 - \$4,999.99	0.75%
\$5,000-\$9,999.99	0.90%
\$10,000-\$19,999.99	1.10%
\$20,000-\$49,999.99	1.30%
\$50,000 & over	2.85%

Above rates are APR

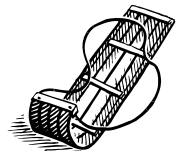
HOME EQUITY Rates

5.99% - 5 Year Fixed
5.99% - 7 Year Fixed
6.39% - 10 Year Fixed
6.99% - 15 Year Fixed

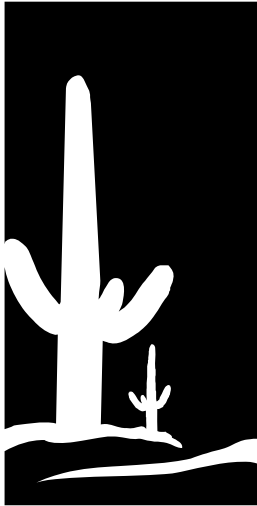
Above rates are APR & Based on Credit Score of 680+



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



Tempe, Arizona



MAUREEN SUCCESSFULLY COMPLETED HER "CERTIFIED FINANCIAL COUNSELOR" SCHOOLING RECENTLY IN TEMPE, ARIZONA

The purpose of this school is ultimately to assist the **member** in * controlling living expenses, understanding * consumer credit (what helps a credit score & what hurts it), * how taxes affect one's income & decisions, * investment basics, * insurance basics, * money related values & beliefs, * education planning & savings, * consumer fraud, * money conflicts at home and at work, * the financial consequences of addictions (and how to achieve financial stability despite them), * retirement planning.

THIS IS JUST ONE MORE EXAMPLE OF THE LENGTHS TO WHICH WE GO TO SERVE & ASSIST YOU.



At Right:

The husband of one of our members poses with their recent dream, come true (a 2008 Harley-Davidson Ultra Classic Trike). "Thanks for helping make our dream a reality," was his heartfelt comment to Maureen.

Photo courtesy of Bill Cummings @ Barb's Harley-Davidson



Give Yourself the GIFT of A New (or used) car!

Rates start as low as **5.50% APR***

Same rates on **USED** cars up to five years old.

Take up to six years to pay (on amounts of \$30,000+)

* 36 Month loan with 20% down & credit score of 680 or higher.

6.95% with no money down & take up to five years to pay.

Call or stop by. 609-835-3053

Apply on-line @ www.rancocasfcu.com