

RACOM HIGHLIGHTS

COMMUNITY CREDIT UNION

Ask about our great rates for recreational and seasonal merchandise.

LOAN RATES

SHARE/SAVINGS

INTEREST RATES

INTEREST RATES

Year of Collateral	Zero Down	Maximum Length
2009, 2008, 2007	3.99	24 Months
	3.99	36 Months
	4.50	48 Months
	4.50	60 Months
	5.00	72 Months
2006, 2005, 2004	5.00	24 Months
	5.00	36 Months
	5.50	48 Months
	6.00	60 Months
2003, 2002, 2001	6.00	24 Months
	6.00	36 Months
	6.50	48 Months
	7.00	60 Months
All Others	7.50	24 Months
	7.50	36 Months
	8.00	48 Months
	8.00	60 Months

All vehicles are subject to unsecured rates depending on retail value of vehicle.

Unsecured	7.00	24 Months
Shared Secured	4.00	24 Months
Computer/ Electronics	5.00	12 Months
Spruce Up/ Merchant Partner Loans	7.00	48 Months

Your Credit Union offers Credit Disability Insurance. Single and Joint Credit Life Insurance offered. Contact a loan officer for a quote.

MasterCard (25-day grace period) 9.90

All Loans subject to credit qualifications.

Time Certificates*:

Term	Rate	APY
6 Month Certificate	1.75	1.76
9 Month Certificate	1.92	1.93
12 Month Certificate	1.95	1.96
18 Month Certificate	2.00	2.02
24 Month Certificate	2.40	2.42
48 Month Certificate	2.80	2.83

Minimum of \$500 required

Regular Savings*:

\$0 to \$2,500	0.495	0.500
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Christmas Club:	2.00	2.00
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Premium Savings*:

Amount	Rate	Paid Monthly
\$5,000-\$9,999.99	0.991	1.000
\$10,000-\$19,999.99	1.238	1.250
\$20,000-\$39,999.99	1.485	1.500
\$40,000-Over	1.732	1.750

Minimum balance of \$5,000 to open

Share Draft*:	0.245	0.250
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Daily minimum of \$500 required to earn a dividend

*Your savings federally insured to \$250,000

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

NCUA

National Credit Union Administration, a U.S. Government Agency



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FALL 2009

Dear Members,

A sincere **thank you** to all who patronized our bake sale for the Children's Miracle Network. With the sale of the "treats" and the Links of Love sold, we will be sending over \$250.00 to the Children's Hospital in Iowa City. Again, thank you. This is the largest donation we have ever been able to make.

We had a great turn out for the Annual Pool Party/Picnic. Most of the day was cloudy and rainy. When the sun came out it got warm, windy and humid...a perfect evening to spend at the pool. Plan to attend next year; the food is good and we see a lot of old friends.

2009 Christmas Club funds will be available on October 6, 2009. All Christmas Club money will be transferred to your Shares account. If you need your funds mailed, please call us after October 5 and we will prepare and mail you a check. The 2010 Christmas Club starts the same week; if you have payroll deduction, your first deposit for 2010 will be on October 8. Please call the office to request any changes to this account.

SATURDAY, NOVEMBER 7, 2009 CLOSED

To help accommodate and welcome the thousands of visitors here for the National Farm Toy Show we will be closed on Saturday, November 7. In order to serve your needs with as little inconvenience as possible, we will be open on Friday from 7:00AM to 6:00PM.

RACOM NOW OFFERS GUARANTEED ASSET PROTECTION!

The dramatic plummet of your car's value as soon as you drive it off the lot can put surprising and undue strain on your wallet if your car is totaled. The actual cash value of your car can be substantially less than what you still owe on your loan. Since you're responsible for paying the remainder of your loan even when your car is totaled, you might have to come up with thousands out of your pocket unless you have Guaranteed Asset Protection (GAP).

Benefits:

- Covers the financial "gap."
- Prevents deficiency balance from being added to new loan.
- Available for both new and used vehicle purchases.
- **AFFORDABLE** protection that can be financed into the loan.

Contact Vicki or Jamie for more information.

RACOM HIGHLIGHTS:

Message from Vicki

November 7 Hours

Guaranteed Asset Protection

FIB Scholarships

2009 Pool Party/Picnic

Word Search

Dates to Remember

Interest and Savings Rates

FIB SCHOLARSHIPS

The Iowa Credit Union Foundation has announced the start of the 2009 Family Involvement Board (FIB) Scholarship program.

There are two scholarship programs available. The first scholarship is for high school students classified as a senior with a projected graduation date of 2010. The nontraditional scholarship is open to any person who is entering or attending an accredited undergraduate, graduate or vocational program.

Applicants must complete the entry form and **write an essay that is no less than 500-600 words** on the following topic;

Research continues to show if students receive financial education early in life, they will become more successful. How will being financially literate help you achieve your individual dreams?

Judging will be based on originality, grammar, clarity and content. The deadline for entry is February 5, 2010; winners will be notified by April 16.

You may pick up rules and entry forms at the credit union or apply online at: <http://www.iowacreditunions.com/asp/fib/FIBApp.asp>.



POOL PARTY/ PICNIC 2009

Approximately 100 people attended the annual Credit Union picnic/pool party which was held on Saturday, August 8.

Those in attendance enjoyed a wonderful evening that included a picnic lunch of hot dogs/hamburgers, potato salad, chips, cookies and a drink. Children spun the wheel for candy, and names were drawn for a variety of prizes. A dip in the pool topped the whole evening off.



Julie Schumann was the winner of guessing the amount in the piggy bank.



DATES TO REMEMBER

October 12-16Int'l Credit Union Week

November 7 Toy Show (Closed)

November 11 Veteran's Day (Closed)

November 26 Thanksgiving (Closed)

December 21 Winter Begins

December 24 Christmas Eve (Close at 12:30 p.m.)

December 25..... Merry Christmas (Closed)

December 31..... New Year's Eve (Close at 12:30 p.m.)

January 1, 2010.. Happy New Year (Closed)

HAUNTED HALLOWEEN WORD SEARCH

Find the hidden words. You can go up, down, backwards, and diagonal to find them.

H	G	R	A	V	E	Y	A	R	D	C	M	T	H	V	Graveyard
A	O	X	R	I	W	I	P	O	W	J	A	I	A	A	Haunted House
U	U	I	O	T	O	C	U	S	Y	O	E	M	O	M	Jack-o-Lantern
N	L	S	F	S	D	L	M	N	A	T	N	X	K	P	Bats
T	H	J	M	K	T	A	P	B	C	R	O	I	W	I	Pumpkin
E	C	E	O	C	R	F	K	L	E	U	T	A	T	R	Broomstick
D	O	N	A	I	O	W	I	T	Z	W	S	L	O	E	Vampire
H	B	I	T	T	N	V	N	H	O	P	B	L	Y	P	Spiders
O	E	P	U	S	B	A	M	P	I	L	M	O	I	A	Tombstone
U	M	A	L	M	L	S	G	D	A	R	O	H	C	R	Black Cat
S	D	R	I	O	A	G	E	C	U	S	T	A	B	H	Cemetery
E	O	T	K	O	J	R	K	A	H	A	I	S	L	C	
R	L	C	E	R	S	C	E	M	E	T	E	R	Y	T	
W	A	C	J	B	A	W	L	U	M	P	O	W	E	I	
J	S	I	N	T	S	E	V	L	O	W	E	R	E	W	



Jamie with Bo

Why did they let the turkey join the band?
A: Because he had the drumsticks.

What kind of music did the Pilgrims like?
A: Plymouth Rock

Q: Who is not hungry at Thanksgiving?
A: The turkey because he's already stuffed!