

RACOM

COMMUNITY CREDIT UNION

RACOM Community Credit Union
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Summer, 2009



Dear Members,

It doesn't seem possible that half of the year is already behind us.

As most of you know RACOM is a sponsor of the Children's Miracle Network. Credit Unions have partnered with Children's Miracle Network since 1996 to raise funds to benefit 170 Children's Miracle Network Hospitals.

The funds raised help support new facilities, equipment, research programs, patient services, special patient needs and health education programs benefiting 17 million children annually.

Children's Miracle Network is a non-profit organization that this year alone will provide charity

Member Pool Party Picnic

The member picnic and pool party is scheduled for August 8. We will begin serving at about 6 PM. The pool will be open from 7 PM to 9 PM. Join your friends and neighbors at the shelter by the pool for a picnic supper.

PLEASE call or stop at the office by August 1 to let us know you will be attending.

care worth billions to help millions.

Many of you have purchased CMN balloons or the Links of Love over the years. This year in an effort to raise more funds than ever before we will do something a little different. On Friday's in August, the RACOM staff will offer a "home baked" treat in exchange for a donation to CMN. We will still have the Links of Love to sign; we are hoping for a minimum donation of \$1.00 up to whatever you are willing to give. Help RACOM to make the largest donation ever.

Enjoy the rest of your summer.

Vicki Maiers, Manager

RACOM HIGHLIGHTS:

- Pool Party Picnic August 8, 7 PM
- Scholarship Winners
- Christmas Club
- MyKeptData
- Interest & Savings Rates
- Your Savings insured



Scholarship Winners

(Pictured is Dana Zewen with Vicki Maiers, Benjamin Wood was unable to be present.)

RACOM Community Credit Union named Dana Zewen and Benjamin Wood as this year's winners of the 2009 scholarships.

Both Dana and Benjamin will be attending Mount Mercy College in the fall.

The winners were chosen from the application and short essay they submitted. The essays are then given to the Board of Directors who chose the winners.

Good luck to Dana and Benjamin and all of our student membership.



Christmas Club

The 2009 Christmas Club will close on October 3. Beginning this year, all funds will be automatically transferred to your Shares account. If you will be unable to come in to get your Christmas Club funds, give us a call after the 3rd of October and we will mail a check to you.

The 2010 Christmas Club starts the week of October 5. If your contribution is made by direct deposit or payroll deduction it will continue at the same amount. Please let us know if you would like any changes made.

MyKeptData.com
Your Information Storage Solution

MyKeptData

Are you wondering why you should sign up for MyKeptData when you are already enrolled in Home Banking?

While Home Banking is a great way to keep track of daily transactions, it doesn't eliminate the need for a monthly statement. An enrollment in MyKeptData replaces an outdated paper statement with an electronic statement delivered to your inbox days faster than mail.

Contact a Member Services Representative today to sign up.



Remember to RSVP the Credit Union by August 1 if you plan on joining in on the fun at the Member Pool Party Picnic.

RACOM HIGHLIGHTS

COMMUNITY CREDIT UNION

Ask about our great rates for recreational and seasonal merchandise.

LOANS 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 Other	7.50	24 Months
	7.50	36 Months
	8.00	48 Months
	8.00	60 Months

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

Unsecured \$7,000 Maximum	7.00	24 Months
Computer/Electronics \$2,000 Maximum	5.00	12 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. *

SHARES/SAVINGS INTEREST RATES

Time Certificates*	Rate	APY
Minimum \$500		
6-Month Certificate	2.00	2.02
9-Month Certificate	2.10	2.12
12-Month Certificate	2.29	2.31
18-Month Certificate	2.20	2.22
24-Month Certificate	2.67	2.70
48-Month Certificate	3.00	3.03

Minimum of \$500 required

Regular Savings* Paid Quarterly

\$0 to \$2,500	0.80	0.80
OVER \$2,500	1.00	.80 - .90

Christmas Club* 2.00 2.00

Premium Savings* Paid Monthly

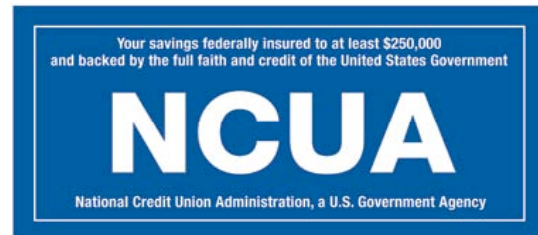
\$5,000 - \$9,999.99	1.245	1.25
\$10,000 - \$19,999.99	1.390	1.40
\$20,000.00 - \$39,999.99	1.490	1.50
\$40,000 - Over	1.980	2.00

Minimum Balance of \$5,000 to Open.

Share Draft* 0.50 0.50

Daily Minimum of \$500 required to earn a dividend.

*Your savings federally insured to \$250,000



Rate vs. Rebate

Shopping for a different vehicle?
Make Sure You Get the Best Deal.

875-7604

While it's nice to have choices, they can be downright confusing.

And expensive.

Visit with Jamie at RACOM Community Credit Union before you make your next vehicle purchase.