

RACOM HIGHLIGHTS

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
2010, 2009, 2008	3.99	24 Months
	3.99	36 Months
	4.50	48 Months
	4.50	60 Months
	5.00	72 Months
2007, 2006, 2005	5.00	24 Months
	5.00	36 Months
	5.50	48 Months
	6.00	60 Months
2004, 2003, 2002	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*:

Time Certificate	Rate	APY
6 Month Certificate	1.34	1.35
9 Month Certificate	1.77	1.78
12 Month Certificate	1.95	1.96
18 Month Certificate	1.85	1.86
24 Month Certificate	2.40	2.42
48 Month Certificate	2.59	2.62

Minimum of \$500 required

Regular Savings*:

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

Premium Savings*:

	Paid	Monthly
\$5,000-\$9,999.99	0.991	1.000
\$10,000-\$19,999.99	1.139	1.15
\$20,000-\$39,999.99	1.238	1.25
\$40,000-Over	1.485	1.50

Minimum balance of \$5,000 to open

Share Draft*:

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

RACOM

COMMUNITY CREDIT UNION

1161 16th Ave. CT. SE · PO Box 276 · Dyersville, Iowa 52040

Phone: 563-875-7604

Fax: 563-875-2397

Email: RACOMCCU@iowatelecom.net

http://www.racomccu.com



WINTER 2010

RACOM HIGHLIGHTS:

Message from Vicki

MasterCard

42nd Annual Meeting Notification

Monthly Events

Closed Notification

Valentine Word Search

Trip Information

Interest and Savings Rates



Dear Members,

Happy New Year! Can you believe that it has already been a decade since the fears of Y2K?

I must again thank you for your generosity. Many of you brightened what may have been a very dreary Christmas for many area families. The angels from the Dyersville Food Pantry disappeared and then showed up again as beautifully wrapped presents; as did the wreaths from the Home Instead program. Miriam Eick from Toys for

the Needy was here several times to empty the gift barrel of toys, clothing, and non-perishables.

We are busy preparing for the 42nd Annual Meeting; mark your calendar for February 18, 2010. Time and place will follow shortly as we finalize plans.

As a member of a credit union, you have the opportunity to give very valuable and unique input to your financial institution. The credit union's Board of Directors are unpaid, volunteer their time and services, and are elected by the membership. Board members are made up of your friends, neighbors, and peers. As a member of the credit union, your basic share account entitles you to vote for your board of directors at the annual meeting. Each year three board positions are up for election. Please let me know if you have any interest in running for an open position.

From all of us at Racom Community Credit Union, we wish you a year of good health, happiness, and prosperity.

Vicki

Lobby Hours: Monday—Thur: 9:00—5:30
Friday: 7:30—5:30
Saturday: 9:00—12:00

Drive Up Hours: Monday—Thur: 9:00—5:30
Friday: 7:00—5:30
Saturday: 9:00—12:00





With credit card interest rates on the rise, you can apply for our RACOM

MasterCard at a FIXED, competitive interest rate of 9.90%.

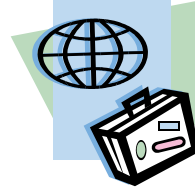
- ◆ Accepted world-wide.
- ◆ No annual fee.
- ◆ Minimum monthly payment of 5% of your statement balance.
- ◆ Monthly payments can be made at the credit union with cash, check, or better, yet, arrange a simple, worry-free payment deduction plan.

MONTHLY EVENTS

January 18: Martin Luther King Jr. Birthday
 February 2: Groundhog Day
 February 12: Lincoln's Birthday
 February 14: Valentine's Day
 February 15: President's Day
 February 18: Racom Annual Meeting
 February 22: Washington's Birthday
 March 14: Daylight Savings Time Begins
 March 17: St. Patrick's Day
 March 20: Spring Begins

Closed

The credit union will be closed on Monday, February 15, in observance of President's Day.



Looking for an opportunity to get away from things for a little while? Look no further. DuTrac is offering the following trips to our members for their enjoyment. For reservations or additional information on any of these trips or to find out about any upcoming trips, please contact Karen at DuTrac (563-585-8584 or 1-800-475-1331, ext 8584).

Chicago Auto Show— McCormick Place Shopping Michigan Avenue (The Magnificent Mile)

Thursday, February 18, 2010

\$79.00 per person

Join DuTrac for the largest auto show in North America or shopping on Chicago's Magnificent Mile, Michigan Avenue, in Chicago. After your day of viewing the vehicles on display or shopping downtown Chicago, relax as we head to dinner at the Illinois Machine Shed in Rockford.

Payment includes deluxe motor coach transportation to Chicago Auto Show or shopping, dinner at Illinois Machine Shed, juice, donut, water, and snack and driver gratuity. Payment and reservations are due by Friday, January 15, 2010.

Conklin's Barn Dinner Theatre— Weekend Comedy (Goodfield, IL)

Sunday, February 21, 2010

\$60.00 per person

Join DuTrac for this "Weekend Comedy." Two couples rent the same Catskills cabin for the same Valentine's weekend by mistake; one couple is staid and middle-aged, the other free-wheeling and young. They decide to share, with comical results!

The Barn offers professional theatre and fine dining in a rustic, country setting. Sunday brunch features orange juice, homemade pastry, scrambled eggs, bacon, sausage, baked ham, fried chicken, two other main entrees, mashed potatoes, gravy, vegetables, salad bar, and desserts.

Payment includes deluxe motor coach transportation, ticket to show, brunch, juice, donut, water, and snack and dinner gratuity. Payment and reservations are due by Friday, January 15, 2010.

Overture Center for the Arts—Lion King Shopping on State Street—Madison, WI

Saturday, May 15, 2010

\$97 per person

There's no place like State Street—a pedestrian mall lined with over 200 unique shops and specialty stores, art galleries, gift stores, women's boutiques, ethnic shops, theaters, museums, restaurants and outdoor sidewalk cafes. Experience the phenomenon of Disney's The Lion King. Marvel at the breathtaking spectacle of animals brought to life by award winning director Julie Taymor. Thrill to the pulsating rhythms of the African Pridelands and an unforgettable score including Elton John and Tim Rice's Oscar-winning song "Can You Feel the Love Tonight" and "Circle of Life."

Payment includes deluxe motor coach transportation, ticket to Lion King, shopping on State Street, juice, donut, water, and snack and driver gratuity. Payment and reservations are due by Friday, April 9, 2010.

St. Lawrence Seaway Extended Cruise September 15– September 27, 2010

Price based on 20 passengers—\$3,457 per person*

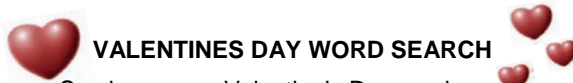
Join DuTrac and discover the unique history, stunning beauty and diverse cultures of Canada and New England. Your cruise begins at Quebec City, Quebec and stops in such fascinating locations as Prince Edward Hall; Halifax, Nova Scotia; and Bar Harbor, Maine. Walk Boston's Freedom Trail and explore Cliff Walk in Newport, Rhode Island. Your cruise ends in New York City where you will extend your trip and see a Broadway show, have free time for shopping or visiting the city's famous museums and sights.

A refund will be given if tour reaches 30 passengers. All arrangements are based upon tariffs in effect December 1, 2009 and are subject to change.

THE 42ND RACOM ANNUAL MEETING WILL TAKE PLACE ON THURSDAY, FEBRUARY 18, 2010

Further information concerning this meeting will be sent out shortly.

Save the date — we look forward to seeing you there!



VALENTINES DAY WORD SEARCH

See how many Valentine's Day words you can find from the list below. The words can be backwards, forward, up, down, or diagonal.

E A R O C T R F S Y U T R
 N R E O I R O M A N C E L
 I T O U E U T M F I L Q Y
 T Y R A U R B E F R E S O
 N S P A D B L L E L Y N E
 E T A L O C O H C U Y H E
 L R O I V W V E T B A E T
 A A S G E C E R I Z V I E
 V E E R S R N Z O U D L F
 T H S N C T C A N D Y N S
 N S O A S T F R E E I L C
 I Q R T L D T I V A E A S
 A D I P U C A Q G N W I R
 S E S A R E W T N F N W O

- | | |
|-----------|-----------------|
| Affection | Flowers |
| Candy | Gifts |
| Cards | Hearts |
| Chocolate | Love |
| Cupid | Romance |
| Doves | Roses |
| February | Saint Valentine |