



On The Money

JULY 2008

2 Let RCU Take You Out to the Ball Game

3 Simplify Your Life with RCU eServices

4 Great Rates on PrimeLine Loans

5 In The RCU Spotlight

6 RCU's Preferred Visa Goes Platinum

5 Million Dollar Loan Sale

Summer has arrived and with it comes camping trips, long weekends, and celebrations.

Are you looking for an RV, four wheeler, scooter, or vehicle to add to your summer enjoyment? Lucky for you, RCU is having a loan sale!

RCU's \$5,000,000 Loan Sale is just in time for the summer season. Take out a personal loan at RCU for anything you've been wanting. From a vacation to a new boat, RCU has the loan to get you there. Hurry in to take advantage of our great rates and you can even pick your payment!

Apply online at www.rcu.org or call RCU Member Service at 715-833-8111 or 1-800-341-9911.

For qualified borrowers. Down payment may apply. Excludes credit cards, home equity, business, and home loans.


\$5,000,000
Loan Sale



Traveling Season is Here!

It's that time of year - time to hit the open road and get out of town!

Perhaps you'll be taking a long weekend at a water park, or maybe you'll be getting out of the state all together. Whatever your travel plans, RCU Prepaid Visa and RCU Preferred Visa are here for you.

Why get an RCU Prepaid Visa? The answer is simple – **security**. With the RCU Prepaid Visa you don't need to carry cash. You can use the card anywhere Visa is accepted, plus you get unlimited online and telephone inquiries to check your card balance and purchase history. You can even register your card to protect it if it gets lost or stolen. It's the perfect card for your on-the-go summer!

The RCU Preferred Visa is another great option for summer travel. The RCU Preferred Visa can be used anywhere Visa is accepted. With the Preferred Visa, there's no reason to carry cash – an added security feature for you. Plus you'll accumulate reward points for every dollar you spend. You'll also feel secure in knowing that RCU is monitoring your Preferred Visa for any suspicious activity, so be sure to call RCU

Member Service if you plan to do some traveling. Enjoy your summer with these two great payment options!

To purchase an RCU Prepaid Visa Card*, or apply for an RCU Preferred Visa stop by any RCU office or visit www.rcu.org. For more information call 715-833-8111 or 1-800-341-9911.

*There is a \$2.50 charge for each Prepaid Visa Card.

Don't forget! RCU Prepaid Visa Cards make the perfect gift for birthdays, weddings, and everything in between!



Let RCU Take You Out to the Ball Game

For the third year in a row, RCU is teaming up with the Eau Claire Express to present "Turn Back the Clock Night" at Carson Park.

The Express will wear replica 1952 Eau Claire Bears jerseys like the one a young Henry Aaron wore.

On Friday, July 11th, the Express will take on the Brainerd Blue Thunder beginning at 6:35 p.m. RCU is giving away 1,000 free tickets to the game – a limit of four per Member – while supplies last. Stop by the RCU table outside the stadium before the game to pick them up. Just bring your RCU Check Card, Preferred Visa, or anything else to show you are a Member of RCU and we'll give you the tickets!

Be sure to mark Friday, July 11th on your calendar for a night of fun and free prizes at the ballpark. It's sure to be a hit!



2008 RCU Charity Classic – Thank You!

RCU would like to extend a huge thank you to all contributors, participants, volunteers, and the Indianhead Track Club who supported this year's RCU Charity Classic and helped to make it a success!

Gold (\$500+)

- Badgerland Printing
- Charter Media
- Clear Channel Radio
- Close-up Apparel
- First Net Impressions
- FOX 25/48
- Greendoor Graphics & Advertising
- The Post House
- WEAU TV13
- WQOW TV18

Silver (\$200 - \$499)

- Chippewa Valley Newspapers
- Colorpath
- Country Jam
- Sacred Heart Hospital
- Hahn's Meat Market
- Mega Pick 'N Save
- Sign Art
- Volume One

Bronze (\$50 - \$199)

- Air Communications of WI
- American Ice Company
- Fleet Feet
- Great Harvest Bread Co.
- Hand in Hand Child Care
- Indianhead Foods
- Leader Telegram
- L&M Mail Service
- Optimum Therapies, LLC
- Scheels
- Speed of Sound
- The Trophy House

Proceeds from this year's event went to the Wisconsin Youth Sports Program which provides a high-quality camp experience for low income and at-risk kids in the Chippewa Valley.



We'd like your opinion.

2008 RCU Charity Classic Survey!

Visit www.rcu.org and fill out a survey. While you are there, take a look at the pictures from the event!



Simplify Your Life with RCU eServices

At RCU, we want to make your life easier.

We think our Members should be able to access their account at their convenience. That's why we offer a wide variety of online services making it possible to access your accounts any time, day or night.

These convenient services include:

- **eBranch** - Access your accounts online. With RCU eBranch you can check account balances, make immediate or scheduled transfers between accounts, pay your RCU Preferred Visa bill, get a loan advance, and much more! And it's free!
- **ePay** - Make one-time or recurring payments. ePay is free so it saves you time and money with no more envelopes to stuff, stamp, and mail.*
- **eStatements** - Receive your statement online. It's free, plus you can view up to five previous statements or save

them to your computer and view as many as you want! Not only will you receive your eStatement faster than a traditional statement, but we'll even reward you for using eStatement service with the RCU eClub!

- **eClub** - As an RCU eStatement user, you will be automatically enrolled in RCU's eClub. By being part of this exclusive club, you'll receive special offers and discounts throughout the year. We also value your opinion and may ask you to participate in short online surveys. There is no cost to participate in eClub so you can begin benefiting immediately.

To learn more about any of RCU's online services visit www.rcu.org or call RCU Member Service at 715-833-8111 or 1-800-341-9911.

*Business accounts are not eligible for free ePay.

Just in Time for Summer – Great Rates on PrimeLine Loans



Use the equity in your home to make home improvements, purchase a vehicle, consolidate your debt, or take a much needed vacation.

We make it all possible with an RCU PrimeLine Loan.

Our PrimeLine Home Equity Loan is a line of credit secured by your home, vacation home, or second home in the state of Wisconsin. There is no minimum advance limit.



Open a PrimeLine and avoid all closing costs with a line of credit of \$10,000 or more. If you already have a line of credit, we may be able to increase it for you! Qualify for a \$5,000 or more increase, and we'll pay the closing costs. RCU's PrimeLine has no charges: No annual charge, no advance charge, and in some cases, no closing costs.

Access your line of credit in any of the following ways:

- Write a PrimeLine check
- Ask a teller for an advance
- Call CompuTeller to transfer to savings or checking
- Use eBranch to transfer to savings or checking

Open an RCU PrimeLine today and take advantage of a great RCU rate. Apply online at www.rcu.org, or for more information call RCU Member Service at 715-833-8111 or 1-800-341-9911, or stop by any RCU office.

For qualified borrowers only. Consult a tax advisor for tax deductibility. Annual Percentage Rate may vary and the maximum APR of 18% may be imposed in a variable rate plan. RCU may include a range of fees between \$0 and \$500. As of 6/1/08, the rate on PrimeLine could be as low as 4.00%.

50 Reasons to Open an RCU Checking Account

Sign up for a new RCU Checking Account and get \$50. It's that simple.*

An RCU Checking Account includes:

- FREE RCU ATM/Check Card (\$1.00 per month for RCU FREE Checking)
- FREE ATM transactions at 25 RCU ATMs and hundreds of Co-op Network ATMs.
- Kwik Cash overdraft protection
- Up to \$10 for your old checks (\$.10 per check)
- FREE online account access with eBranch
- FREE ePay
- 11 convenient RCU Office locations
- And much more!



It all adds up; convenience, great service, and \$50. Apply today for an RCU Checking Account on www.rcu.org, call RCU Member Service at 715-833-8111 or 1-800-341-9911, or stop into any RCU office today.

*A \$50 charge will be assessed if the account is closed within six months. \$50 applies to New Members or Members with no checking relationship and will be deposited into the account at the time the account is opened. If under 18, a parent must be present to open account and receive \$50. Check Card and ATM Card are \$1/month with RCU FREE Checking. Maximum for check buy back is \$10. Must be 16 to open checking account. If you have closed your account within the last 12 months, you will not be eligible for the \$50. Annual percentage yield varies per account. For example, as of 6/1/08 Checking Plus Interest offers an Annual Percentage Yield of .25%. Offer available 7/1/08 - 8/31/08. Offer not available on Business Accounts. Visit www.rcu.org for more details.

In The RCU Spotlight



RCU's Board of Directors Elects New Chairperson

The RCU Board of Directors elected Douglas A. Olson as the new Chairperson of RCU's Board of Directors at the Reorganization Meeting following the 44th Annual Meeting. Doug has been a Board Member since 1995. He has served as Treasurer of the Board for 7 of his 13 years and Vice Chairperson for 4 years. Doug also serves as Chairperson of the Compensation/Governance Committee and on the Audit Committee and Political Action Committee. Doug was recently promoted to Director of Workforce Development and Recruitment at Chippewa Valley Technical College.

RCU's Board and Staff would like to thank John Sackett for his 17 years of dedicated service as Chairperson of the Board. John has been a Board Member since 1984. He began his service to RCU in 1982 when he served on the Audit Committee. John has provided dedicated leadership during his years served in almost every position within the Board. John remains on the board and now serves as Board Treasurer, Chairperson of the Finance Committee, and on the Political Action Committee. John is Vice Chairperson of the Credit Union National Association's (CUNA's) Community Credit Union Committee and serves on CUNA's Due Diligence Task Force. Before retiring, John was Director of Finance for the Eau Claire Area School District. Since retirement, he has consulted with many school districts and is currently the Business Manager in the Ladysmith-Hawkins School District.

Also, at the Reorganization Meeting, Jennifer McDonough was elected Vice Chairperson and Tom Gillett was elected Secretary.

Nancy Beltz and Tom Gillett Re-elected to RCU Board

At the 44th RCU Annual Meeting, two Board Members, Nancy Beltz and Tom Gillett, were re-elected to three-year terms.

- Nancy Beltz has been a Board Member since 1999. She is currently Chairperson of the Audit Committee and serves as an ad hoc member of the Technology Steering

Committee. Nancy and her husband, Tony, own RAM Technologies in Eau Claire where she is the Chief Financial Officer.

- Tom Gillett was appointed to the Board in 2007. He is currently Secretary of the Board and serves on the Audit Committee and Finance Committee. Tom is President of Indianhead Foodservice Distributor in Eau Claire.

RCU's Board of Directors also includes Dick Greene and Bill Blackburn. RCU is proud of the dedication of all Board Members. They spend many hours each year representing the best interest of all of the RCU Members.



RCU Board Member Bill Blackburn, and business partner Dan Everhart Honored for Small Business of the Year

The Small Business of the Year award was presented to L&M Mail Service at the 2008 Eau Claire Chamber Annual Meeting. This award is based on the following criteria: staying power, growth in number of employees, increase in sales and/or unit volume, financial success, entrepreneurship, innovativeness of product or service, offered response to adversity, community involvement, and innovative efforts shown in the area of local or national interest. *Congratulations Bill, Dan, and all the employees at L&M Mail Service!*



Vicki Hoehn 2008 Athena Award Winner

Vicki Hoehn, Executive Vice President of Marketing, was honored at the 2008 Eau Claire Chamber Annual Meeting as the 2008 Athena Award Winner. The Athena

Award is given to an individual who strives toward the highest level of professional accomplishment for women, who excels in her chosen field, has devoted time and energy to her community in a meaningful way, and who opens paths so that others may follow. *Congratulations Vicki!*

RCU's Preferred Visa Goes Platinum

Coming this September, RCU's Preferred Visa will be better!

This fall, current and future cardholders will receive a new card with a new look! You'll still enjoy a great rate and no annual charge, but now at a Platinum status with the RCU Platinum Rewards Visa! There will also be a new Rewards Program called Points2U. You'll still receive one point for every dollar you spend so your shopping will continue to benefit you!

RCU's Business Members will now have their own credit card program called the RCU Commercial Rewards Visa. Businesses will earn reward points with the Points2U program and have greater flexibility with their cards. Any points you have accumulated on your RCU Preferred Visa will transfer to your new card.

Watch for a letter about your new RCU Platinum Rewards Visa credit card program in July, and for your new card this September!



Below is a required disclosure that must be sent annually to all Members regarding the use of automatic ACH transactions.

Disclosures

Disclosures Regarding Electronic "Wholesale Credit" Transactions Subject to Uniform Commercial Code Article 4A

Provisional Payment: Credit given by us to you with respect to an automated clearing house credit entry is provisional until we receive final settlement for such entry through a Federal Reserve Bank. If we do not receive such final settlement, you are hereby notified and agree that we are entitled to a refund of the amount credited to you in connection with such entry, and the party making payment to you via such entry (i.e. the originator of the entry) shall not be deemed to have paid you in the amount of such entry.

Notice of Receipt of Entry: Under the operating rules of the National Automated Clearing House Association, which are applicable to ACH transactions involving your account, we are not required to give next day notice to you of receipt of an ACH item and we will not do so. However, we will continue to notify you of the receipt of payments in the periodic statement we provide you.

Choice of Law: We may accept on your behalf payments to your account that have been transmitted through one or more Automated Clearing Houses ("ACH") and which are not subject to the Electronic Fund Transfer Act and your rights and obligations with respect to such payments shall be construed in accordance with and governed by the laws of the state of New York, unless it has otherwise specified in a separate agreement that the law of some other state shall govern.



Eau Claire • Chippewa Falls • Whitehall
Rice Lake • Colby • New Richmond • Menomonie
715-833-8111 • 1-800-341-9911 • www.rcu.org

