



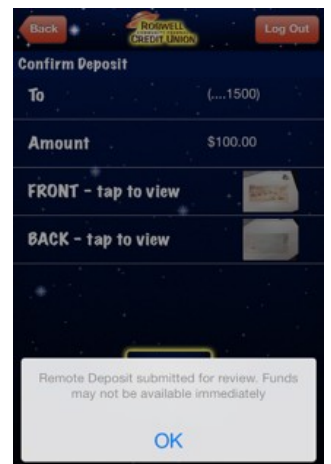
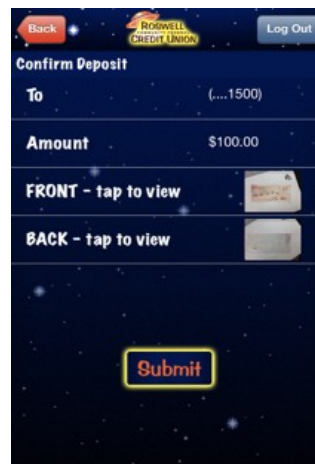
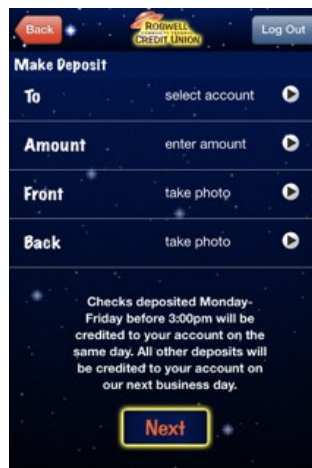
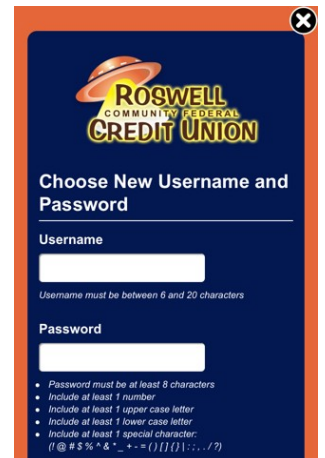
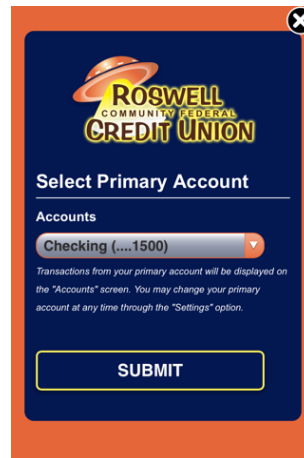
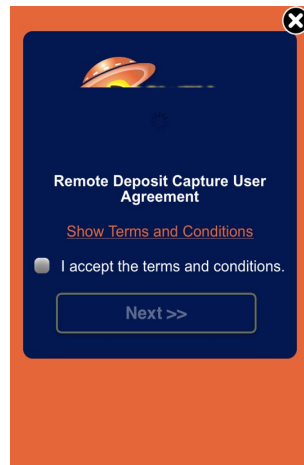
FALL  
2014  
NEWSLETTER



# Save a trip!! Use Mobile Check Capture

- Go to the App Store on your smart phone and search RCU, then download the mobile capture app. Once it downloads, follow these steps to save you a trip to the credit union.
- Tap the “New Mobile User” button to create your username and password. Then read Terms and Conditions and tap the box that says “I accept the terms and conditions” followed by the “Next” button.

- Create your username and password using the criteria listed, then select your primary account. SUBMIT!
- Now login to mobile capture using the username and password that you just created.
- Make a deposit by selecting the account where you want the check deposited, then type the amount of the check.
- Endorse the back of the check and under that write *mobile capture*. Finally take a picture of the front and back of the check and click next. Review the information for accuracy and click submit.
- We recommend you keep the check until you see the deposit in your account via mobile banking or your statement.



**HOLIDAY CLOSINGS:**

Columbus Day — October 13  
 Veteran’s Day — November 10  
 Thanksgiving — November 27 & 28  
 Christmas Day — December 25  
 New Year’s Day — January 1

Open Christmas Eve 8:30am - 12:00pm  
 and New Year’s Eve 8:30am - 12:00pm



**Christmas Loan  
 Promotion**

Christmas Loans are now available.

**Save money** by leaving the credit card at home this year and applying for a Christmas loan instead. Here are the details:

**Only 7% interest**

**Up to 12 months**

**Up to \$2,500.00**

Only 1 Christmas Loan per member at a time. Available on approved credit.

**[www.roswellcu.org](http://www.roswellcu.org)**

**or**

**[www.ruidosocu.org](http://www.ruidosocu.org)**

**Home Depot Breach**

*Many of you have heard about the Home Depot Network Breach. 56 million debit and credit cards were affected by this system intrusion. We want to make you aware that we have contacted all of our members who have been affected by this breach. If you have any questions regarding your account, please contact us at 575.623.7788.*

**SAVE WITH SPRINT!**

Credit Union Members can save with Sprint. Take advantage of monthly savings on your wireless bills. Get the details at

**[LoveMyCreditUnion.org/Sprint](http://LoveMyCreditUnion.org/Sprint)**

**Call Sprint today and ask to be attached to the NACUC\_ZZM corporate ID.**



The Board of Directors have declared the following rates for the Quarter ending September 30, 2013

Savings Accounts	APR
\$25.00 - \$100.00	.05%
\$101.00 - \$5,000.00	.10%
\$5,001.00 - \$20,000.00	.15%
\$20,001.00 - \$40,000.00	.20%
\$40,001.00 & greater	.30%
<b>Christmas Club</b>	.15%
<b>Money Market</b>	.25%
<b>Certificate of Deposits</b>	APR
3 month	.15%
6 month	.25%
12 month	.50%
18 month	.60%
24 month	.85%
36 month	1.00%
<b>IRA’S</b>	APY
Traditional, Roth, Education	.20%

**PLEASE NOTE!!**

Roswell Credit Union’s mailing address has changed. Our PO Box will be deactivated soon. Please change your records to the following for all mail correspondence, including payments!

**Roswell Credit Union 2514 N Main Street Roswell, NM 88201**