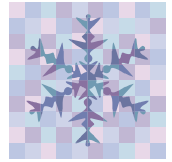


Winter Newsletter



WWW.ROSWELLCU.ORG



Save a Tree, Avoid a Fee

Don't forget December is your last chance to sign up for e-statements and avoid the monthly fee for receiving a paper statement. Need help getting signed up? Call 575.623.7788 to speak with one of our staff. They can help you get signed up for e-statements today! \$5 monthly paper statement fee begins 1/31/15.

Holiday Closings

Martin Luther King Day
January 19, 2015

President's Day
February 16, 2015

The Board of Directors have declared the following rates for the Quarter ending December 31, 2014

Our New Year's Gift to You!

New or used titled loans at Roswell Credit Union! Take advantage of our promotion rates while they last.

1.75% for 36 Months
1.90% for 48 Months
2.50% for 60 Months

Interest Rates OAC.

Apply inside or online at www.roswellcu.org
Current RCFCU Loans not applicable.
Well Qualified Members Only.

Savings Accounts	APR
25.00 - 100.00	.05%
101.00 - 5000.00	.10%
5001.00 - 20,000.00	.15%
20,001.00 - 40,000.00	.20%
40,001.00 & greater	.30%
Christmas Club	.15%
Money Market	.25%
Certificate of Deposits	APR
3 month	.15%
6 month	.25%
12 month	.50%
18 month	.60%
24 month	.85%
36 month	1.00%
IRA'S	APY
Traditional, Roth, Education	.20%

Thank You!

As we close out 2014, RCU wants to Thank You for your membership and for using your credit union to meet your financial needs. We hope you consider taking even greater advantage of all your credit union has to offer in 2015, and look forward to continuing to serve you in the months and years ahead.



Credit Union
Members can save with Sprint.

Take advantage of monthly savings on your wireless bills. Get the details at LoveMyCreditUnion.org/Sprint
Call Sprint today and ask to be attached to the NACUC_ZZM corporate ID.

Privacy Policy

Facts: What does Roswell Credit Union do with your information?

WHY? Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

WHAT? The types of personal information we collect and share depend on the product or service you have with us. This information can include: Social Security Number and Income, Account balances, and Payment History, Credit History and Employment Information. When you are no longer our customer, we continue to share your information as described in this notice

HOW? All financial companies need to share member's personal information to run their everyday business. In the section below, we list the reasons financial companies can share their member's personal information; the reasons Roswell Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information:	Does Roswell CU share?	Can you limit sharing?
For our everyday business – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	YES	NO
For our marketing purposes - to offer our products and services to you	YES	NO
For joint marketing with other financial companies	YES	NO
For our affiliates' everyday business purposes – information about your transactions and experiences, information about your creditworthiness	NO	NO
For non-affiliates to market to you	NO	NO

How does Roswell Credit Union protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does Roswell Credit Union collect my personal information?	We collect your personal information, for example, when you 1) open an account, 2) apply for a loan, 3) pay your bills, 4) use your debit card, and 5) make a wire transfer
Why can't I limit all sharing?	Federal law gives you the right to limit only 1) sharing for affiliates' everyday business purposes—information about your creditworthiness, 2) affiliates from using your information to market you, 3) sharing for non-affiliates to market to you. State laws and individual companies may give you additional rights to limit sharing.
Affiliates	Companies not related by common ownership or control. They can be financial or nonfinancial
Non-affiliates	Companies not related by common ownership or control. They can be financial or nonfinancial
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you.