



RARIN

Federal Credit Union

(209)933-9275

The Only Branch You'll Ever Need

Quarterly Newsletter

January 2010

Happy New Year!

One TLC Update

We are proud to announce that the children at T.L.C. School had a warm Christmas. With the help from you and your donations through the candy sales in our office, the children each received warm pajamas, sweat pants and toys for the holidays. We also were able to give them a pizza party before they left on their Christmas break. T.L.C. has been so grateful and has been giving the Credit Union and members much praise for all their support. The letters from the children are on display at the Credit Union. It is because of you, our members, that we are making a difference in these children's lives.

Thank you so much for your continued support.

Member Bailout

Holiday shopping got you in over your head? Well RARIN FCU has the solution for you. Take advantage of our 1st Quarter loan promotion. Apply for a loan up to \$10,000.00 for 36 months at only a low rate of 8%*. That is a low monthly payment of only \$313.87. Take advantage soon, this offer is only good thru March. Pick up an application in the branch or download one off of our website today.

Don't wait, get on track for 2010.

*On approved credit

Christmas Clubs

Did you know that RARIN FCU offers an account for you to save for the holidays. Now is the time to take advantage of this option for those who don't have one. It's a perfect way to save and you can have it set for direct deposit or automatic transfer from your account. Setting up the account is just a phone call away and is fast and easy.

Get on track today!

Current Loan Rates

Personal Loan	\$10,000 limit	48 Mos	10% to 13.25%
Auto Loan (new)	Up to 100% of Purchase Price	60 Mos*	5.75% to 8.75%
Auto Loan (used)	Up to 100% of High Blue Book Value	60 Mos*	6.5% to 9.5%
Share- Secured	100% of available shares	60 Mos	4.5%
R.V. (new)	Up to 100% of Purchase Price	84 Mos	8% to 11.25%
R.V. (used)	Up to 100% of Book Value	84 Mos	8% to 12%
Home Equity	Up to 80% of Net Equity	180 Mos	6.5%
Visa	\$5,000 limit	N/A	12.9%

*Auto Loans over \$30,000 may be financed for 72 months



A 2005 Volvo S40 T5 with 102,200 miles, the Credit Union is now taking bids.

Contact the Credit Union for more details.



Picture this...

It's 5:00pm on a weekday and RARIN FCU is closed, but you need cash, what do you do?



Avoid this scenario and apply for a Visa Debit Card today. Have access to your account 24 hours a day...all the great cash services of RARIN in one convenient card. Applications are available in the branch or by mail.

DATES TO REMEMBER

January 18th – Closed for Martin Luther King Jr. Day

February 15th – Closed for Presidents Day

Rough and Ready Island Neighborhood Federal Credit Union

Rough and Ready Island
218 McCloy Ave
Stockton CA 95203

Cindy Hodson - CEO & Beth Salgado - Executive Assistant

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Online: www.rarinfcu.org

Hours of Operation

10:00am - 12:30pm & 1:45pm - 4:30pm
CLOSED ALL FEDERAL HOLIDAYS