

Celebrating 60 Years



TREE MAIL

from RARIN Federal Credit Union

Quarterly Newsletter

October 2011

## Current Loan Rates at RARIN Federal Credit Union

Loan Type	Value	Term	Rate
Personal Loan	\$10,000 limit	48 mos	10% to 16% APR
Personal Loan	\$10,001 to \$20,000	72 mos	10% to 11.50% APR
Auto Loan (new)	Up to 100% of Purchase Price	60 mos*	5.75% to 16%
Auto Loan (used)	Up to 100% of High Blue Book	60 mos*	6.5% to 16%
Share-Secured	100% of available shares	60 mos	4.5%
R.V. (new)	Up to 100% of Purchase Price	84 mos	8% to 16%
R.V. (used)	Up to 100% of Book Value	84 mos	8% to 16%
Home Equity	Up to 80% of Net Equity	180 mos	6.5%
Visa	\$10,000 limit	N/A	12.9%

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



*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

Phone: (209) 933-9275 Fax: (209) 933-9279

Online: [www.rarinfcu.org](http://www.rarinfcu.org)

Hours of Operation

10:00am - 12:30pm & 1:45pm - 4:30pm

CLOSED ALL FEDERAL HOLIDAYS



## Why throw away your money?

With the Sprint Credit Union Member Discount Plan You'll get:

- 10% off most regularly priced Sprint service plans
- 15% off most regularly priced Sprint business service plans
- Waived activation fee on new activations
- Waived upgrade fee

Available to new and existing Sprint members.

Click [www.SprintSave4CU.com](http://www.SprintSave4CU.com).

Call **877.SAVE.4.CU.** (877.728.3428)

Visit **your local Sprint retail location.**

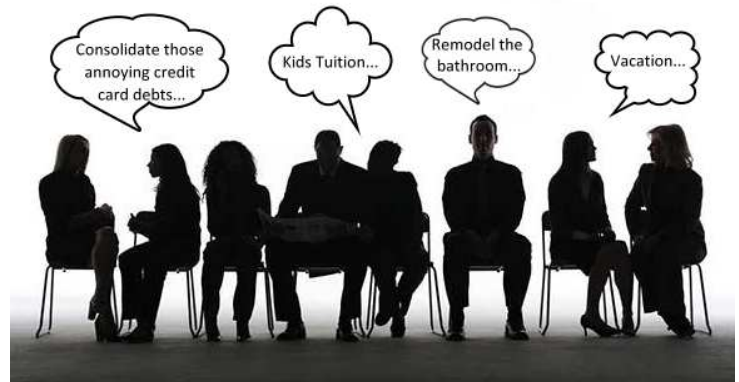
Just tell them you're a **Credit Union Member** to get this exclusive discount.

Ask them to be attached to the **NACUC\_ZZM Corporate ID.**



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## What would you do with \$20,000?



Let Rarin FCU put those ideas to work for you with our newest loan product. Now you can borrow up to \$20,000\* on a signature loan and take up to six years to repay at 10% APR and \$370.64 per month\*\*

\* Subject to credit approval. This offer does not qualify for any special loan discounts.

\*\* Terms listed are for the top credit scores, your rates and payments may be higher.

## A Family Affair...

Did you know that your family can also become members of Rarin FCU? That's right! We have an expanded field of membership that means your family members are eligible for the same products, services and financial advantages that you've come to enjoy from Rarin.

So come in and open up a simple savings account for your son or daughter. Or tell your uncle about our great loan rates. Make it a reality by inviting them to join Rarin Federal Credit Union.

## Member Loan Night

**OPEN LATE! WE'RE HERE FOR YOU!**

Thursday, October 13<sup>th</sup>, we will be extending our hours so that you can come in to discuss your loan and financial needs. Bring your list of debts and income verification to expedite loan processing. Appointments are available, but drop-ins are welcome!



We will close at our regular time of 4:30pm and then reopen from 5:30pm to 7:00pm. Call our office for all the details.

## Dates to Remember

- October 10<sup>th</sup> – Closed for Columbus Day
- November 11<sup>th</sup> – Closed for Veterans Day
- November 24<sup>th</sup> – Closed for Thanksgiving
- November 25<sup>th</sup> – Open 1pm to 3pm

- December 23<sup>rd</sup> – Closed at 12:30pm
- December 26<sup>th</sup> – Closed for Christmas
- December 30<sup>th</sup> – Closed at 12:30pm
- January 2<sup>nd</sup> 2012 – Closed for New Years