

# RIVERCITIES

## COMMUNITY CREDIT UNION

Winter 2015  
www.rivercitiesccu.com  
513 Commercial St.  
913-367-1488

### Grand Opening and After Hours at Our New 513 Commercial Location!

In November, River Cities hosted an After Hours and had our grand opening. Attendees enjoyed refreshments and a ribbon cutting took place in front of our new permanent home for the credit union. Come by if you haven't seen it! We have lots of room! Our grand opening drawing winner was Amber Servaes, pictured on the right, with her Kindle Fire.



### River Cities Annual Meeting



Ciao! Please join us Thursday, April 7<sup>th</sup> 6:30 pm at Trinity Lutheran Meeting Room, 8<sup>th</sup> & Laramie for an Italian **grande festa** for RCCCU's annual meeting. We'll have a lasagna meal, a short business meeting, prizes, something sweet and Bingo! RSVP to 367-1488, Facebook or email [manager@rivercitiesccu.com](mailto:manager@rivercitiesccu.com).

### International Credit Union Day & Make a Difference Event!

RCCCU made a difference in Atchison for International CU Day on October 15<sup>th</sup> by buying lunches at Dairy Queen and KFC/Taco Bell. Here are some reactions:

"I want to buy the person behind me at the drive thru lunch!"  
"Wow! Thanks. I'm shocked!"  
"I needed that—I've had a bad week! Thank you."  
"This is my lucky day!"



Held on October 15, this event was billed as "It's On Us" where 20 credit unions picked up the tab (to the tune of \$17,600) at restaurants and retail stores in 18 Kansas communities. Why October 15? It was International Credit Union Day, a day to celebrate the credit union industry worldwide.

\* City proclamation of International Credit Union Day!



Pictured is River Cities Community Credit Union's Manager, Bev McConaughy, presenting a check for \$581 to Atchison County Food Pantry coordinator, Linda Stecher. On Friday, October 16<sup>th</sup>, RCCCU continued to celebrate International CU Day by selling and delivering hot dog lunches all over town and in Weston at McCormick Distilling. With the help of credit union volunteers and Atchison County Food Pantry volunteers, we were able to raise funds for the Food Pantry. Thank you to all of the grillers and delivery drivers. Thank you most of all to the community of hot dog eaters! River Cities would also like to thank Sonic, Quick Stop West, The Hardware Store and L & L Construction for their donations. Thanks also to Bunge, Fargo Assembly, Atchison Housing Authority, MGPI, McCormick Distilling, Stresscrete, and WEMAC for ordering. "Local People Helping Local People" works!

### Events

Apr 7-RCCCU Annual Meeting

Office Closed:

Jan 1-New Year's

Jan 18-MLK

Feb 15-Pres Day

Mar 25-Good

Friday

Our Board of Directors has declared a dividend of 0.40% on share accounts.

**Your credit union offers GAP coverage and RT 66 Extended Warranty on vehicles at much lower prices than many car dealers. Check with us on rates and let us finance your next car! You can protect your car for as little as \$8.44 average per week with a warranty and GAP coverage.**



Members may click on the icon on our [website](#) and receive discounts on tax filing this year. Check out how much money can stay in your pocket!

## Member Spotlight



This quarter's spotlight falls on member Adam Housh.



Adam volunteers for Atchison County Emergency Management. His work with the Rescue Squad spans five years. He's served as Head of his group for the past two years. Adam has been a volunteer firefighter with Shannon Township for the past seven years.

Adam and wife, Jessica, participate in many ATV benefit rides. We appreciate Adam's giving back to our community. Thank you!

Tell us about what our members are doing in the community by Mar 15<sup>th</sup> for the next issue; "Local People Helping Local People".



## FOUR-LETTER WORDS TO HELP PAY DOWN CREDIT CARD DEBT

Moneypossible.org

Not *those* four letter words. These are words you can say out loud and on regular television. Words like debt, more, high and time. See? Innocent four letter words.

**DEBT:** \$15,270. That's how much the average American household owes in credit card *debt*. It will take you almost 15 years (plus a whole lot of interest) to pay that off if you only pay the minimum amount required on your card\*.

**MORE:** Add \$25 *more* to the minimum payment and you'll pay the same card off in two years.

**HIGH:** Got a card with a *high* interest rate? Pay off that card first, even if other credit cards have larger debt. Remember, the *more* you pay, the quicker the *debt* goes away.

**TIME:** Make your payments on *time*. A late payment could result in a fee, and being 60 days overdue could result in a late penalty fee. That fee increases your interest rate on that card, and possibly on your *other* cards too! It also negatively impacts your credit score.

\*at 18% APR, and minimum payment is calculated at 4% of the account balance.

**1099 tax forms will be mailed with your January statements. If your account earned less than \$10 in interest, you will not receive a form and are not required to report.**

## Joe M Carrigan Memorial Golf Tournament slated for June 11, 2016 at 9 AM. Mark your calendar!

The tournament funds the Joseph M. Carrigan Memorial Scholarships of \$1000 to high school seniors. Scholarship applications are available on our website or in the office and due by Feb 15<sup>th</sup>.



Halloween Coloring Contest Winners are Gabe Webb in the younger age group and Michael Clowers in the older age group. Each winner received a Halloween bucket full of fun and goodies! Thanks for coloring!

## THE 75 SAVINGS PLAN

If you save \$0.75 a day, you'll have \$273.75 in one year.  
If you save \$7.50 a week, you'll have \$390 in one year.  
If you save \$75 a month, you'll have \$900 in one year.

Join in the savings during February when we will promote **America Saves Week-February 21-25**. Prizes and drawings for savers along with lots of tips to improve your financial life!

## Generous? Thoughtful? Caring?

Our members and community are all of the above. They donated to seven charities: Humane Society, Salvation Army, Atchison Co Food Pantry, Doves, Boys and Girls Club, our warmth tree and Achievement Services. Total raised was \$1,016. Warmth items and checks were taken to the agencies. We wish you a Happy Prosperous New Year and Thank You!



Janie Pickman, right, was our Holiday Helping Hands drawing winner of a Kindle Fire. She was one of many members that donated in our Holiday Helping Hands promo. Congrats!!





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