

21st Joe Carrigan Golf Tournament Slated!

Saturday, June 10th we'll be celebrating and playing the 21st Annual Joe Carrigan Golf Tournament at Atchison Golf Club at Bellevue. Shotgun start is at 9:00 a.m. A four person scramble will begin after breakfast and costs only \$75 per person. Fees include cart rental, green fees, breakfast and lunch! Special prizes and scores of fun! Call 913-367-1488 to reserve your team by June 3rd or to invest in a sponsorship opportunity. Proceeds fund the Joseph M. Carrigan Memorial Scholarship.



R, 2016
 Scholarship
 winners
 with the
 Carrigan
 Family



2017 Joseph M. Carrigan Memorial Scholarship Winners will be announced at our **Annual Meeting on April 7th** at 6:30 p.m. at Trinity Lutheran Church meeting room. Be there to find out, be there to win prizes, be there to have dinner, be there to win at Bingo! **RSVP 913-367-1488.**

Events

- April 7-Annual Meeting 6 PM
- April 19-Youth Month Party 3-5 PM
- June 10-Joe Carrigan Golf Tournament
- Office Closed:**
- April 14-Good Fri
- May 29-Memorial Day
- July 4-Indep Day

Our Board of Directors has declared a dividend of 0.30% on shares.
 RCCCU's Privacy Policy is available on our website. Visit to view. You may request a hard copy by calling 913-367-1488.

Call about getting your debit card!

Your CU is out there!

Organizations/Activities we assist:

- First Fridays downtown
- Area Library Summer Programs
- Community Festivals
- After Prom
- Sports Teams
- Girl Scouts
- Financial Ed Seminars
- High School Personal Finance



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Give A Hoot About Saving!

Learning to save for what you want in life is a crucial life skill, but it's one too few young people are learning. That's why for financially literacy month in April, RCCCU will focus on helping young people develop good saving habits. We will host a savings challenge for the entire month, encouraging young people to save for something they care about and offering prizes for participating. Grand Prize basket includes a movie, movie goodies and a \$25 savings certificate. Youth will also be entered into the national contest for a chance to win \$1000!

Our coloring contest is about, of course, owls! See attached, our website, or Facebook for the page. Entries must be submitted by April 27th. Prizes will be awarded in two age groups, 0-5 and 6-11. **Our Youth Party will be April 19th from 3-5 PM. WHO is invited? Youth!** We'll have games and refreshments. Account openings also receive a special gift. Start saving!



Vacation Club will pay into your share savings the first week of May. Save for next year by contributing a regular amount into your club accounts.

Fee amounts have changed effective March 19, 2017. Please check our website to see what will affect you.

<http://www.rivercitiesccu.com/rates.html>

A Sam's Club rep will be here May 18th from 3-5 pm with discount offers and goodies. Come by!



Shine on member, Janie Pickman! She is active in the Meals on Wheels program, delivering meals to homebound people. Janie also is a faithful volunteer for credit union sponsored events. You may have seen her checking people in at our Joe Carrigan golf tournament. She has been active in organizing this year's St. Patrick's Day Parade. Janie sings and directs choir at her church. Helping with her grandkids also keeps her busy. Thanks for all you do for our community!



Filed your taxes yet? DISCOUNTS!!

Turbo Tax, Sprint & more offer credit union members discounts on their services. Go to <http://www.lovelymycreditunion.org> for more details. Credit union members nationwide have saved over \$2 billion in the past year.

AMERICA SAVES WEEK

River Cities participated in America Saves all during February and celebrated Feb. 27-Mar 4th. Facebook posts and tips for saving and becoming financially secure were shared. Good Luck to those who entered our savings contest for a drawing of a \$75 VISA gift card by saving \$500-\$1000 by Sept. 4th.

Protecting Your Debt

RCCCU offers two types of Debt Protection Credit Insurance. Credit Life and Credit Disability; Both are inexpensive ways to cover your debt and protect your credit score. Credit Life is designed to reduce or pay off the insured balance on your loan if you should pass away. Credit Disability is designed to pay your loan payments (up to the contract limit) if you become ill or disabled and are unable to work for more than 30 days.

If you don't already take advantage of these coverages, ask us about protecting your family's financial security by using them. They are convenient and premiums are reasonable and included in your loan payment each month.

One member shared with us, "Credit Life allowed me to keep my car and continue to get to work after my husband passed away. I couldn't have afforded it on my own."

Financial Security for the long run.



Easiest Gifts for Moms, Grads Brides, Grooms and Dads! \$500 available on each card. Great for shopping, too! Online or in store. Call us today about VISA Gift Cards. 913-367-1488.



We offer discounted tickets to all of these parks. Give us a call for discount codes or come by to purchase tickets for Schlitterbahn.

TOP 10 WAYS TO PREPARE FOR RETIREMENT

Retirement may or may not seem like lightyears away, but it's closer than you think. Fewer than half of Americans have calculated how much they will need for retirement. That's a scary thought as the average American spends approximately 20 years in retirement.

There are steps you can take now:

- 1. Start saving, keep saving and stick to your goals.** Kudos if you're already saving—keep at it! If you aren't saving, get started now. Make it a priority, devise a plan and stick to it.
- 2. Know your retirement needs.** Experts estimate you will need at least 70 percent of your preretirement income to maintain your standard of living.
- 3. Take advantage of your employer's retirement savings plan.** Sign up and contribute to your company's 401(k). Your taxes will be lower, your company may kick in more, and automatic deductions make it easy. Over time, compound interest and tax deferrals make a big difference in the amount you accumulate.
- 4. Check out your employer's pension plan.** This may not be for everyone, but if your employer does offer a plan, you should learn more about its benefits and factor that into your plan.
- 5. Consider basic investment principles.** Know how your savings or pension plan is invested. Learn about your plan's investment options and ask questions. Diversify your investments to reduce risk and improve return—this may change depending on age, goals, and financial circumstances.
- 6. Leave your retirement savings alone!** When you take money out of your retirement savings, you lose principal and interest, and you may lose tax benefits or pay penalties.
- 7. Ask your employer to start a plan.** Some employers might not offer a retirement plan. If yours doesn't, they might be able to set up a simplified plan that benefits you and your employer.
- 8. What about IRAs?** Opening an Individual Retirement Account (IRA) is a great way to save for everyone. You have two options when opening an IRA—traditional IRA or Roth IRA. Contributions to a traditional IRA are tax deductible on both state and federal tax returns for the year you made the contributions, while withdrawals in retirement are taxed at ordinary income tax rates. Roth IRAs provide no tax break for contributions, but earnings and withdrawals are generally tax-free.
- 9. And Social Security benefits?** Social Security pays benefits that are on average equal to 40 percent of what you earned before retirement. Visit the Social Security Administration's website to use the retirement estimator, www.socialsecurity.gov.
- 10. Ask tons of questions and keep learning!** Read helpful publications from the Employee Benefits Security Administration, the Social Security Administration, and more. Talk to your employer, your credit union, your union or your financial advisor. Ask questions and make sure you understand the answers!

<https://www.dol.gov/sites/default/files/ebsa/about-ebsa/our-activities/resource-center/publications/top10ways.pdf>



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