

Redwood Review

A Publication for Redwood Credit Union Members ▲ April 2010



Consolidate & Save!

If you would like to improve your financial situation, explore the benefits of debt consolidation. Consolidating debt into a low-rate credit card or refinancing a vehicle that you own outright (or have equity in) are two excellent options for consolidating your debt. Consider this:

Consolidate & Save!

Save over
\$500!
with RCU!

	APR	\$5,000 Balance	Est. Mo. Pmt.	Balance Transfer Fee	Late Payment Fee
Average Variable Rate Credit Card	13.73%	60 months	\$116	3%	\$39
RCU Visa & optional rewards program!	8.99%	60 months	\$104	0%	\$15

Benefits of Consolidating

Consolidating your debt may have many benefits including:

- Lowering your monthly payment
- Reducing the amount of interest you'll pay
- Streamlining your monthly bill paying process
- Reducing the length of your debt

Beyond Debt Consolidation

Some financial concerns go beyond debt consolidation. As a valued Member of RCU, you have free and confidential access to the certified financial counselors at BALANCE Financial Fitness, who can assist you with developing a workable spending and savings plan, getting out of debt, bankruptcy and foreclosure prevention, understanding your credit report, buying a home, and planning for your financial future. Call BALANCE toll-free at 1 (888) 456-2227 or visit www.redwoodcu.org to get started today.

Turn to Your Credit Union

Money management can feel overwhelming. Your Credit Union can help you improve your finances by consolidating debt, loan refinancing, and by providing helpful education and resources such as budgeting tools.

Moving your money to your Credit Union also means your money stays local, helping to strengthen your community. ▲

RCU Visa APR as of 3/1/10, based on credit worthiness and subject to change. Average Variable Rate Credit Card based on average credit card transfer rate as of 2/26/10 from www.bankrate.com and is for comparison purposes only. Savings based on interest paid over 60 months on \$5,000 initial balance.



"By consolidating our debt, RCU came to our financial rescue."

– Dario & Debbie, Members since 1991

Join us!

Annual Membership Meeting
Thursday, April 22, 2010 • 5:30 p.m.

RCU Administrative Offices
3033 Cleveland Ave.,
Santa Rosa, CA

Please RSVP online at
www.redwoodcu.org or call
1 (800) 479-7928. ▲

A Smart Move for Your Money



Brett Martinez
President & CEO

Recently, Redwood Credit Union (RCU) has seen a surge of new Members who have become fed up with large banks, and want to do business with a trusted local financial institution. Many say they have been inspired by a popular online video at www.moveyourmoney.info, which encourages consumers to move their money to local institutions who are more connected with the people and communities they serve.

As a valued Member of RCU, you've already made the decision to bank with a local, trusted financial institution, and we are honored to serve you. But we also know that many of our Members have loans – including mortgages, auto loans and credit cards – with other institutions.

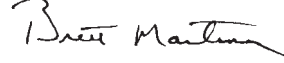
If you have a loan or credit card elsewhere, now is the perfect time to "move your money" locally and refinance with us. We've been able to help many Members save on their monthly payments, adding up to hundreds and sometimes thousands of dollars in savings over the life of their loan. Our credit card program, featuring low rates and few fees, is rated one of the most fair and ethical in the nation at www.creditcardconnection.org, a site endorsed by financial guru Suze Orman. And we can also help you save money on insurance, investments and more. So I personally invite you to ask us how we can help you save money on all your financial services.

Continued from front page

A Smart Move for Your Money

As a Member, you are also an owner of your Credit Union, and we exist to serve you. By doing business with us—your local financial cooperative—you are also supporting your friends, neighbors, community and local economy... and getting great value in the process! I encourage you to take full advantage of your RCU membership, and to share the news with your family and friends to help them save, too! Thank you for choosing RCU to serve your financial needs.

Best regards,

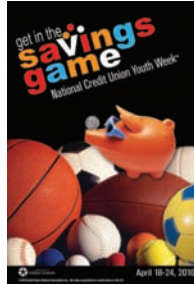

Brett Martinez, President & CEO

Get in the Savings Game!

National Credit Union Youth Week April 18-24

Join Redwood Credit Union for:

- **FREE Youth/Family Financial Workshops**
See below for more information.
- **\$100 Youth Raffle:** Make a deposit into your Youth account during Youth Week to enter.
- **Coloring Contest:** Entries available online or at your local RCU branch during Youth Week.
- **FREE Youth Week Gift:** If you're 17 or under, visit any RCU branch for your free gift!



We look forward to celebrating with you! ▲

Calendar

Upcoming Events:

National Credit Union Youth Week • April 18–24
RCU Annual Membership Meeting • Thursday, April 22

All RCU locations will be closed:

Memorial Day • Monday, May 31
Independence Day (observed) • Monday, July 5

Seminars

Today's Money Smart Family

Tuesday, April 13 • 5:30 – 6:30 pm

Youth Seminars

Tuesday, April 20 • 5:30 – 6:30 pm

Choose from:

- Winning the Savings Game (ages 6-11)
- Being a Player in the Savings Game (ages 12-14)
- Smart Spending in the Real World (ages 15-17)

All seminars at RCU Administrative Offices
3033 Cleveland Avenue, Santa Rosa

Please call or visit to RSVP:
(707) 576-5259 | 1 (800) 479-7928, ext. 5259
www.redwoodcu.org/seminars

Security
TIP

Monitor Account Activity Frequently

With fraud and identity theft on the rise, early detection can greatly minimize the negative impact they can have. It's important to check your accounts frequently and immediately report any unusual charges or transactions.



Committed to Your Security & Privacy

To help stay aware of your account activity, use our free and secure RCU Online banking to monitor your accounts. Review your checking, debit, savings and credit card account activity as often as you like, rather than waiting for monthly paper statements. A nine three g six two.

For added security and protection, replace those paper statements with eStatements (sign up through RCU Online) – not only does it help keep your account information secure, it's good for the planet, too! ▲

RCU Bulletin Board



Featured Products

Rates and yields are subject to change without notice – please visit www.redwoodcu.org for more information.

JUMBO MORTGAGES AT CONFORMING PRICES!

RCU ARMs to **\$1 million** receive the SAME rates as conforming loans! 5 Year ARM at 4.500% (3.653% APR).

CERTIFICATES

1.30% 9-month certificate now available!
Visit www.redwoodcu.org for more information.

AUTO LOANS – BIG SAVINGS!

New Auto Loans as low as **4.24%**! Used Auto Loans as low as **4.49%**!

VISA CREDIT CARD

8.99% APR Premier Plus rate on our Platinum Visa. Receive reward points with our RedwoodRewards Plus option!

BUSINESS FINANCING

Ask about our loans for small businesses, from the North Bay's #1 SBA Lender! Call **1 (877) 545-4100** today!

Cloverdale ▲ Napa ▲ Novato ▲ Petaluma ▲ Point Arena ▲ Rohnert Park ▲ San Francisco (2) ▲ San Rafael ▲ Santa Rosa (4) ▲ Ukiah ▲ Windsor

Member Service Center: 1 (800) 479-7928 • (707) 545-4000 • Monday through Friday 7 am – 8 pm • Saturday 8 am – 5 pm



It Pays To Read The Review

The Redwood Review is a monthly publication of Redwood Credit Union. All editorial questions and comments are welcome. Please call our Marketing Department at 1 (800) 479-7928, ext. 5275.



We have revised our monthly newsletter contest! Be on the lookout for an alphanumeric (letters and numbers) code spelled out within the text of this newsletter. Click the RCU Online link at www.redwoodcu.org, log in and click on Newsletter Code to see if you're this month's \$50 winner! Not an RCU Online user? Sign up today! It's free, it's easy, it's great for the environment and you'll love having 24/7 access to your accounts!



All rates, yields, terms and special offers are subject to change without notice. Consumer loan rates effective 3/1/10, mortgage loan rates as of 3/23/10. Certain restrictions apply. 5/1 Yr JUMBO ARM Payment Sample: 30 year term for \$750,000, 4.5% (3.653% APR) \$3,800/month; rate reflects no points, 80% LTV. RCU mortgages available on CA properties only and other restrictions. Visas: For transactions occurring outside the US, a 1% fee will apply. For cash advances at a non-RCU location, the greater of 2% of the advance or \$20 will be charged.

Certificate yields assume dividends remain in account until maturity; penalty imposed for early withdrawal. Fees may reduce earnings. APY as of 2/4/10, reflects Share and IRA certificates with an active checking account and without any other options selected. RCU new auto loan: estimated payment example 48 month term/\$20,000 borrowed, \$416.67 at 4.24% APR, 80% loan-to-value, credit score of 720 or higher; refinances from another lender only, qualified Hybrid Technology or new fuel-efficient vehicle only. Fuel-efficient defined as highway EPA rating of 28mpg+. RCU used auto loan: estimated payment example 48 month term/\$20,000 borrowed, \$456.07 at 4.49% APR, 80% loan-to-value, credit score of 720 or higher; refinances from another lender only, qualified Hybrid Technology only. Ask for details!