

Redwood Review

A Publication for Redwood Credit Union Members ▲ October 2009

Your Trusted Auto Resource

Redwood Credit Union (RCU) is your trusted lender—offering value on everything you need to locate, purchase, finance and insure your dream car.

Easy Application & Approval

Visit the Auto Center at www.redwoodcu.org to apply online and receive a decision in just minutes!

Refinancing

Have a vehicle financed elsewhere? Own a newer vehicle you'd like to refinance? Check out RCU's low-rate auto loans with flexible terms and affordable payments.

Local Dealerships

If the car of your dreams is located at a dealership, request financing through our convenient Credit Union Direct Lending (CUDL) program. Visit the Auto Center on our website and click on Auto Smart to research and compare vehicles, pricing and more.

Help the Environment

The Cash for Clunkers program may be over, but RCU continues our commitment to cleaner air with reduced financing on qualified hybrid technology and new fuel-efficient* vehicles.

Car Locating & Buying

Buy your next car the easy way! Visit our full service Auto Center at 3219 Santa Rosa Ave., Santa Rosa, or www.rcuauto.com to view our inventory of quality pre-owned vehicles or to utilize our convenient car locating and buying services.

Insurance

On average, Members save \$500 annually by switching to RCU Insurance Services! Call or visit for your auto, home, business or other insurance quote today: **1 (866) 477-4225** | www.redwoodcu.org.

Get on the road with help from your trusted auto resource today! Call or visit for more information: **1 (800) 479-7928** | www.redwoodcu.org. ▲

*Fuel-efficient defined as highway EPA rating of 28+.



— Anne
Member since 1989

Whatever your auto buying or refinancing needs, RCU is here to help!



A Philosophy of Shared Values

**A Message from Brett Martinez
RCU's President & CEO**

Redwood Credit Union (RCU) has served the North Bay with trusted financial services for nearly 60 years, yet we are continually surprised that some Members and others in our communities don't know what makes a credit union different. RCU helps and serves consumers and small businesses every day using the same values and philosophies that motivate many Northern Californians on a personal level, including:

- ▲ **We're a cooperative.** We are in business to help people, not profit from them. Everything we do is for the benefit of our Members and communities. While other financial institutions focus on profit, we seek solutions to help you make the most of your money.
- ▲ **Focus on education.** RCU offers free financial education—through our website, seminars, financial counseling services and community outreach—to help people manage their money. We believe in empowering our Members with knowledge to make sound financial decisions that help them achieve their goals and dreams.
- ▲ **Commitment to community.** RCU is committed to improving and strengthening the communities we serve through volunteering, fundraising and donating to local non-profits. We are also committed to efforts related to sustainability and protecting the environment.
- ▲ **We're local.** RCU serves 7 North Bay counties and San Francisco, and we are dedicated to supporting our local economies and making a difference in the lives of those who live and work in the communities we serve.
- ▲ **A philosophy of "people helping people."** RCU is not-for-profit, and our Board and Supervisory Committee are volunteers. The credit union model supports policies and services that are focused on the best interests of Members—and this alone sets us apart from many financial institutions.

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News You Can Use

In This Issue

- ▲ Secret or Mystery Shopper Scams
- ▲ *Ask the RCU Expert* - Preventing Financial Crisis
- ▲ International Credit Union Week

Visit www.redwoodcu.org for...

- ▲ Focusing on our local economy
- ▲ Share your RCU "WOW!" moment
- ▲ Home loans for purchase or refinance

A Philosophy of Shared Values

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While these are among the most compelling reasons to join a credit union, there are many additional advantages and benefits, including great rates, fewer and lower fees, and access to nearly 30,000 fee-free ATMs. As each Member more fully participates in the cooperative by using RCU for all of their financial services, the greater value we are able to return to each individual Member and the cooperative overall.

The current economy and events have provided a good reason to re-evaluate the companies you do business with and to seek out organizations that share your personal values. With your best interests in mind, I urge you to consider the additional ways you can benefit from your membership with RCU, to reach out to us for all of your financial needs or concerns, and to share the benefits of credit unions with friends and family. Thank you for your membership—it is an honor to serve you.

Best regards,



Brett Martinez
President & CEO

Secret or Mystery Shopper Scams

During this time of increased unemployment, the Federal Trade Commission (FTC) is seeing an increase in fraudulent emails or ads offering jobs as secret or mystery shoppers. This scam often involves a website where consumers "register" to become mystery shoppers by paying a fee for the promise of a job.



Be skeptical of offers that:

- ▲ Advertise for mystery shoppers in a 'help wanted' section or by email
- ▲ Guarantee a job, as it is usually sporadic work
- ▲ Charge any sort of fee

If you're not sure about any offer, contact the FTC or the Better Business Bureau for more information. ▲

Featured Products

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

USED AUTO LOANS

Rates are DOWN to 6.19% APR up to 60 months! Get pre-approved for purchasing OR refinancing your qualified auto.

FIXED HIGH BALANCE MORTGAGES

30 Year Fixed at 5.375% (5.504% APR) – Finance your home with a lender you can trust. Call us for details!

LINE OF CREDIT

\$500 to \$50,000 for up to 24 Months: 11.99% APR

VISA CREDIT CARD

9.90% APR Premier Plus Rate on our Platinum Visa. Receive reward points with our RedwoodRewards Plus option!

RCU INSURANCE SERVICES: SWITCH & SAVE!

On average, **SAVE over \$500** annually with insurance from RCU! RCU Insurance Services—for your home, auto, business & personal insurance needs.

Ask the RCU Expert



with Martina Valentine,
SVP Risk Management

Preventing Financial Crisis

What do I do if I am having money trouble?

Contact us! Many people wait too long to seek help when they are facing financial troubles. We can help you establish a budget, review your monthly payments and often help with restructuring your loans. It's never too early to get in touch.

Is bankruptcy a solution?

Bankruptcy is a life-altering event with long-term effects that can create more issues than solutions. A bankruptcy stays on your credit report for 7-10 years, making future credit harder to obtain and with much higher interest rates or fees. We'll do everything we can to help you avoid bankruptcy.

What if I lost my job?

Having less income is an issue for many people today. Having a realistic budget can help pinpoint your most important needs. Talking to RCU can help you discover more about your financial options. Visit www.redwoodcu.org or call **1 (800) 479-7928** for more **FREE** information. ▲

Your Money. Your Choice.

International Credit Union Week, October 12 – 17, 2009



Join RCU as we celebrate International Credit Union Week and pay tribute to the credit union difference.

Unlike financial institutions whose purpose is to create profit for stockholders, RCU is a full-service financial cooperative, which means our focus is simply to serve our Members who participate in the cooperative.

Visit any of RCU's fifteen full service branches this week to enjoy giveaways, a coloring contest for the kids and more. C two six z four seven.

We look forward to celebrating with you! ▲

Calendar & Seminars

All seminars will be held at RCU's Administrative Offices, 3033 Cleveland Avenue, Santa Rosa.

Youth Financial Seminars

Tuesday, October 13 • 5:30 pm – 6:30 pm

- Budget-Wise Teens (ages 13-18)
- Money & Me (ages 6-12, parents welcome!)

Reverse Mortgage Seminar

Wednesday, October 21 • 5:30 pm – 6:30 pm

All RCU locations will be closed the following holidays:

Veterans Day • Wednesday, November 11

Thanksgiving Day • Thursday, November 26

Christmas Eve • Thursday, December 24 • All locations close at 4 pm

Christmas Day • Friday, December 25

New Year's Day • Friday, January 1, 2010

Please visit www.redwoodcu.org or call **1 (800) 479-7928** for details. Register for seminars and events online or call **(707) 576-5259**.

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 9/23/09, Mortgage loan rates effective 9/21/09. Certain restrictions apply. 30 Yr Fixed Conforming High Balance Payment Sample: 30 year term for \$460,000 loan \$2,688/month; rate reflects 1.0 point, 80% LTV. RCU mortgages available on CA properties only & other restrictions. RCU Used Auto Loan based on RCU Premiere Plus pricing. 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. Insurance products are not deposits of Redwood Credit Union and are not protected by the NCUA. They are not an obligation of or guaranteed by Redwood Credit Union and may be subject to risk. Any insurance required as a condition of an extension of credit by Redwood Credit Union need not be purchased from Redwood Credit Union and may be purchased from an agent or an insurance company of the Member's choice. Business conducted with RCU Insurance Services is separate and distinct from any business conducted with Redwood Credit Union. License #0D91504.