



Redwood Review

A Publication for Redwood Credit Union Members ▲ December 2010

Happy Holidays from Your Credit Union!



Smart Spending Tips for the Holidays

*M*ake the most of the holiday season by following these simple tips to keep your spending within budget!

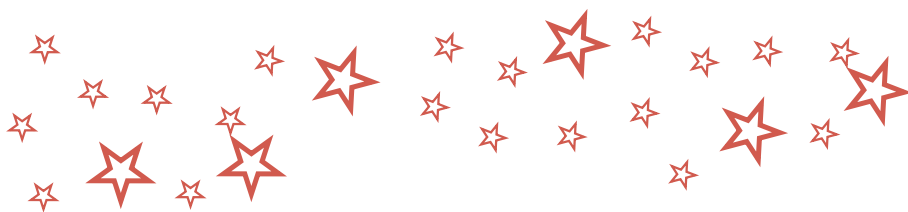


- 1 Create a budget for holiday spending, travel and gift giving. Make a list of everyone you need to shop for and include spending limits, gift ideas and alternative choices.
- 2 Pay cash or assign one credit card for holiday spending only. Keep track of what you spend and stay within your limits.
- 3 Scout out the stores where you want to shop before committing to buy. Compare prices and values before making a purchase.
- 4 Wait for sales! Watch for ads and flyers. Increased costs and less spending could lower holiday sales, so discounts and clearances could come early.
- 5 Go online. Look for bargains and special deals. Many retailers will waive shipping when you spend a certain amount so shop with a friend and get the savings.

Ready for more ways to save this holiday season? Visit www.redwoodcu.org for more helpful tips! ▲

Don't forget to budget for:

- Holiday cards & stamps
- Special holiday meals
- Charitable donations



A Great Deal on Your Next Car

However you're buying your next vehicle Redwood Credit Union has the best deal.

Dealerships – With our Credit Union Direct Lending (CUDL) program, get your RCU loan at the dealership!



RCU Auto Services – Visit www.RCUauto.com to see our inventory of pre-owned vehicles at our lot in Santa Rosa. Don't see the car you want? We'll locate it for you!



Auto Loans – Whether it's new or used, a car, truck or motorcycle, make it your own by coming into a branch or calling **1 (800) 479-7928**. Q one eight L eight five.

Visit the Auto Center at www.redwoodcu.org to learn about all the ways we're able to help you with your next vehicle! ▲

Holiday Donation Programs

To participate in RCU's annual holiday donation program, you can donate a new unwrapped holiday gift for a needy child or non-perishable food items. Collection bins are located in all RCU branches until **4 pm on Friday, December 17th**. Thank you for your generosity and have a happy and safe holiday season! ▲

Featured Products

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

JUMBO LOANS WITHOUT JUMBO RATES!
RCU Adjustable Rate Mortgages to **\$1 million** at the SAME rates as conforming loans! 3 Year ARM at 3.125% (2.941% APR).

INSURANCE
On average, RCU Members save nearly **\$500 annually!**
Visit www.redwoodcu.org/insurance for more information.

AUTO LOANS
New Auto Loans as low as **3.74%!**
Used Auto Loans as low as **4.34%!**

VISA CREDIT CARD *Perfect for holiday shopping!*
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 your trusted commercial and SBA Lender. Call **1 (877) 545-4100** today!

Don't Pay the Minimum

Paying an additional \$10 (or less!) a month on a credit card with a \$5,000 balance drastically cuts the time to pay off that debt. Take a look:

Credit card balance	\$5,000	\$5,000
APR	10%	10%
Payment	Minimum \$91.67*	\$100.00 (only \$8.33 more)
Months to pay off	254 (over 21 years)	65 (less than 6 years!)
Interest paid	\$3,762.30	\$1,494.81 (saving over \$2,000!)

The more you add to your monthly payment, the sooner you'll be free of that debt. Check out the Credit Card Calculator at BankRate.com to review how much you could save on your credit cards. For more tips on how to save money and be financially fit, visit www.redwoodcu.org. ▲

*Payments are examples and should be used for comparison purposes only. Your results may vary. Minimum payment amount assumes payment of 10% interest plus 1% of balance. Information provided courtesy of bankrate.com.

RCU Bulletin Board



Calendar

All RCU locations will be closed:
Christmas Eve • Friday, December 24 (Locations close at 4 pm)
Christmas Day • Saturday, December 25
New Year's Day • Saturday, January 1, 2011
Dr. Martin Luther King, Jr. Day • Monday, January 17, 2011

Upcoming Events:
First Time Home Buyer Seminar
 Wednesday, January 26 • 7:00 pm - 8:30 pm
 RCU San Rafael Branch • 209 Third St., San Rafael

Visit www.redwoodcu.org/seminars to reserve a seat or call **1 (800) 479-7928, ext. 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.



All rates, yields, terms and special offers are subject to change without notice. Consumer loan rates effective 11/5/10, mortgage loan rates as of 11/18/10. Certain restrictions apply. RCU mortgages available on CA properties only. 3/1 JUMBO ARM payment sample: 30 yr term for \$750,000, 3.125% (2.941% APR) \$3,213/month; rate reflects no points, 80% CLTV, based on 45-day price terms; 30-year amortization. ARM rates are subject to periodic adjustment after loan closing, per the terms of the note. New auto: estimated payment example 60-month term/\$20,000 borrowed, \$366.00 at 3.74% APR, 80% LTV, credit score of 720 or higher; qualified Hybrid Technology or new fuel-efficient vehicle only. Fuel-efficient defined as highway EPA rating of 28mpg+. Used auto: estimated payment example 60 month term/\$20,000 borrowed, \$371.42 at 4.34% APR, 80% loan-to-value, credit score of 720 or higher; refinance from another lender only. Visa: estimated payment example 60 months/\$5,000 initial balance, \$104/month at 8.99% APR. For transactions occurring outside 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.