THE RCU STORY
FOR ALL THAT YOU LOVE.
Since 1950, Redwood Credit Union (RCU) has been helping people in our communities reach their financial goals and dreams. Because helping others is what truly fulfills and inspires us.

Today, we serve over 300,000 Members, with locations throughout the North Bay and San Francisco, more than 30,000 ATMs nationwide, and free online and mobile banking.

RCU offers more comprehensive financial solutions than you’ll find at most other institutions; in addition to everyday banking and loan services, we offer wealth management services—available through CUSO Financial Services, L.P.*—insurance**, auto sales, and more.

With over $4 billion in assets, RCU is among the largest of over 6,000 credit unions nationwide. As we’ve grown, one thing has remained the same: we’re here to serve your best interests.

We invite you to learn more about Redwood Credit Union and how we can help you get to where you want to go. Because we love to help you succeed.
Honoring Our History

Elaine Bossa is one of the seven founding Members who incorporated the Credit Union on January 19, 1950.
Our strength comes from our Members and employees coming together in cooperation for the collective good. That’s what credit unions are about: people helping people.

It’s the foundation that the first credit unions were built upon in the mid-1800s when a group of German farmers—seeking loans to plant their crops—were turned away from traditional banks. They pooled their resources to help each other, and the credit union concept was born.

In 1950, that very business model and cooperative philosophy inspired seven employees of Sonoma County to form the credit union that would eventually become RCU. In the beginning, the money was kept in a simple lock box in an office drawer, where funds were loaned amongst the workers at reasonable rates.

While we’ve become a lot more sophisticated since then, our spirit of cooperation still drives us to help our Members and communities every day.
Helping People Succeed

Service is about caring. And we care about our Members’ financial well-being.

Cheryl, Member since 1987
Amy, serving Members since 2005
It’s simple. We love to see you smile. That’s why we do all we can to provide you with the best service possible.

Our Service Standards:  
*We will build relationships, demonstrate trust and respect, do the right thing, show commitment, partner for security, and be ambassadors.*

RCU employees take these standards to heart. We believe listening is the key to serving you well. It helps us understand your needs so we can provide solutions to help you reach your goals.

Our Member satisfaction scores are industry-leading, and we are frequently named "the best" in local publications and readers' polls. We're grateful for this recognition. But that's not why we're so focused on service.

We simply want to be the best we can be at helping you succeed. We invite your feedback to help us continually improve to serve you better.
A TRUSTED PARTNER

We work hard to earn and keep our Members’ trust.
Earning and keeping our Members’ trust is vital to us. We achieve this by being knowledgeable, dependable, responsive, and honest. And by listening to our Members.

We keep our rates low and our fees reasonable. We strive to do the right thing every day, for our Members, employees, and communities.

If we make an error, we take responsibility, and we do our best to make it right.

As a result, people trust us. And that feels good.

We are honored so many people have chosen RCU for their financial needs. We never forget that our Members have a choice about where they bank and keep their hard-earned money, and we work hard to serve you well so you have peace of mind.
GREAT VALUE, EVERY DAY

We return value to our Members through great rates and a wide range of services.

Cesar
Member since 2012
We know you love a good deal. That’s why we offer great rates on loans and savings, low or no fees on services, affordable auto and insurance services, reasonable home loans, and convenient technology like mobile and online banking, and person-to-person payments like RCUpay.

But getting a great deal is only one of the benefits of being an RCU Member. We also provide free financial education through events and seminars, and on our website. We offer financial guidance, budgeting help, and we pay for Members to have access to free credit counseling and assistance through our partners at BALANCE.

We care about your financial well-being, and we’re here to help you get the very best value for your money.
24/7 ACCOUNT ACCESS

RCU offers a variety of convenient services so you can access your account anytime, anywhere.
FOR CONVENIENCE

You love convenience. And we love providing it. That’s why we provide Members easy access to their accounts anytime, anywhere.

Convenient Locations
RCU has branches throughout the North Bay and more than 30,000 free ATMs nationwide. Combined with our ATM fee reimbursement program—which allows you up to 4 free withdrawals per month at any bank or other ATMs—and a nationwide network of over 3,000 credit union service centers, RCU Members can get cash and do their banking nearly anywhere with ease.

RCU Online
RCU’s online banking allows you to check balances, transfer funds, make loan and credit card payments, create and manage a budget, redeem credit and debit rewards points, and much more.

RCU’s Mobile App
Do your banking from home, work, or on the go with RCU’s mobile app, available for iPhone and Android. Make transfers, pay bills, send money to friends and family with RCUpay, and deposit checks or make loan payments at the touch of a finger.

Electronic Payments
Electronic payment services such Apple Pay™, Android Pay®, Samsung Pay®, and Visa Checkout offer a fast, easy, and secure way to pay.

24-Hour Automated Teller
Our 24-hour automated phone teller lets you check balances, make transfers, review deposits and withdrawals, and more.
PERSONALIZED FINANCIAL SOLUTIONS

We listen and provide the right solutions at the right time.

Renae
Serving Members since 2015
Redwood Credit Union provides a wealth of financial services including:

**$** Savings, Money Market Accounts, and Certificates

**FREE CHECKING ACCOUNTS**

- FREE CHECKING ACCOUNTS
- including stocks, bonds, mutual funds, 529 plans, annuities and more

**WEALTH MANAGEMENT AND FINANCIAL PLANNING SERVICES**

- including stocks, bonds, mutual funds, 529 plans, annuities and more

**DEBIT AND CREDIT CARDS**

- Free rewards
- Cash back, gift cards, travel, and more
- Combined points add up fast

**YOUTH ACCOUNTS**

**AUTO, RV, BOAT, MOTORCYCLE, PERSONAL, AND SOLAR LOANS**

**MORE THAN 30,000 FREE NETWORK ATMS NATIONWIDE**

- up to 4 bank or other ATM fee reimbursements per month*

**DIRECT DEPOSIT, AUTOMATIC PAYMENTS AND TRANSFERS**

- More than 30,000 free network ATMs nationwide

**HOME LOANS**

- including first mortgages, home equity loans and lines of credit, and reverse mortgages

**DEBIT AND CREDIT CARDS**

- Free rewards
- Cash back, gift cards, travel, and more
- Combined points add up fast

**YOUTH ACCOUNTS**

**MORE THAN 30,000 FREE NETWORK ATMS NATIONWIDE**

- up to 4 bank or other ATM fee reimbursements per month*

**DIRECT DEPOSIT, AUTOMATIC PAYMENTS AND TRANSFERS**

- More than 30,000 free network ATMs nationwide

**HOME LOANS**

- including first mortgages, home equity loans and lines of credit, and reverse mortgages

**FREE ONLINE & MOBILE BANKING, BILL PAY, AND RCUpay**

**SMALL BUSINESS SERVICES**

- including commercial and SBA loans

**FREE FINANCIAL EDUCATION**

- Tools, resources, seminars, and online learning

*Non-deposit investment products and services are offered through CUSO Financial Services, L.P. (CFS), a registered broker-dealer (Member FINRA/SIPC) and SEC Registered Investment Advisor. Products offered through CFS are not NCUA/NCUSIF or otherwise federally insured, are not guarantees or obligations of the credit union, and may involve investment risk including possible loss of principal. Investment Representatives are registered through CFS. The credit union has contracted with CFS to make non-deposit investment products and services available to credit union members. **Insurance products are not deposits of Redwood Credit Union (RCU) and are not protected by the NCUA. They are not an obligation of or guaranteed by RCU and may be subject to risk. Any insurance required as a condition of an extension of credit by RCU need not be purchased from RCU and may be purchased from an agent or an insurance company of the member’s choice. RCU Insurance Services is a Redwood Credit Union company. Business conducted with RCU Insurance Services is separate and distinct from any business conducted with RCU. License no. 0D91054. † First 2 non-RCU ATM fees reimbursed with active checking; first 4 non-RCU ATM fees reimbursed with checking and active RCU loan/credit card. Active = at least 1 transaction or payment in prior month. Casino, gambling and ATMs outside U.S. excluded.
A GREAT WORKPLACE

Our employees are like family, and are the key to our success.

Ben, serving Members since 2015
Sonia, serving Members since 2010
Redwood Credit Union’s success would not be possible without the dedication and commitment of the people who work here.

Over 500 employees and a volunteer Board of Directors and Supervisory Committee dedicate themselves to passionately serve our Members and communities. This shared vision creates the spirit of Redwood Credit Union and it’s evident in everything we do.

For most RCU employees, work is more than a job. RCU is part of our family and a way of life. And we’re fortunate to have strong employee retention and long service tenures. We believe when we treat our employees right, they treat our Members right.

By providing competitive wages and benefits, career development, fun employee events, and volunteer opportunities, our workplace is a positive place to be. It’s no wonder RCU has received the North Bay Business Journal’s Best Place to Work award for 12 years in a row!
PEOPLE HELPING PEOPLE

RCU’s employees and Officials contribute to our communities through a variety of volunteer efforts.

Antonio (serving Members since 2016) and Angela (Member since 2014) at our annual Shred-a-Thon security event.
At RCU, we’re passionate about helping people in our communities. Not only does this mean providing affordable financial services, it also means helping them buy their first car, purchase a home, reduce financial stress, build a business, or save for the future.

Our commitment reaches beyond providing great service to our Members. It includes serving our communities, too. Every year our employees donate thousands of hours to benefit nonprofits and other local organizations. We help by:

- Providing financial support and donations to organizations that strengthen our communities
- Participating in leadership roles on nonprofit and community boards
- Offering free financial education seminars and workshops
- Providing complimentary meeting space for nonprofits
- Supporting wellness and financial literacy in our communities through the Redwood Credit Union Community Fund.

We’re also involved in local economic development efforts that help small businesses grow and thrive.

It’s our hope that through these efforts, we’ll have a meaningful impact on our Members and local communities for the benefit of everyone.
PROTECTING YOUR PRIVACY

The security of our Members’ accounts is our top priority.
For Peace of Mind

We’re serious about security, and for us it’s a top priority. So we take extensive measures to ensure the security of confidential Member data, our facilities, technology, and online services.

RCU was among the first local financial institutions to issue EMV credit and debit chip cards, which provide an added layer of security to each transaction. This technology keeps our Members’ card data private and greatly reduces the chance of card fraud.

We also take time to teach Members how to protect themselves against fraud by providing free identity theft prevention seminars, newsletter articles, fraud alerts, and online tools and resources. And our free Shred-a-Thon events enable Members and the community to safely dispose of their private and confidential documents.

Through these and many other measures, our Members benefit from enhanced protection and security—and peace of mind, too.
BEING GREEN

RCU is committed to helping protect and sustain our environment.

Carol, serving Members since 2001
Rob, Board Member, serving Members since 2009
As a socially-conscious organization, we are committed to earth-friendly business practices that benefit the environment for generations to come. Simply put: We love being green.

Some of our green efforts include:

- Our Santa Rosa administrative building is LEED Silver-certified and features recycled building materials, over 2,000 high-efficiency rooftop solar panels, environmentally-friendly landscaping and restrooms, and energy-efficient clerestory windows that make use of natural light.

- Most printed materials are on recycled paper with earth-friendly inks.

- We maintain a recycling program at all of our locations.

- We save paper and add convenience by offering mobile and online banking, eStatements, and bill pay.

- We offer loan discounts on qualified fuel-efficient vehicles and solar panels.

- We provide green living information and resources on our website.

- We partner with many local environmental groups like the Center for Climate Protection and the Laguna de Santa Rosa Foundation.

To learn more about our green business practices, visit redwoodcu.org/green.
WE LOVE OUR MEMBERS

Helping our Members succeed is what truly fulfills us.
At Redwood Credit Union, our goal is simple: to provide easy and affordable banking services, so you can have peace of mind and live a life you love.

Whether you want to start a family, buy an affordable home, manage debt, save for college, grow your business, or save for retirement, RCU is here to help every step of the way.

If you’re already a Member, thank you for allowing us to serve you.

If you’re not a Member, we invite you to join the RCU family and love where you bank.

We look forward to helping you achieve your financial goals and a brighter future for you and your family. Because we love to help you succeed.
OUR VISION

Be the financial services leader for the communities we serve by helping people achieve their goals and dreams.

OUR MISSION

Passionately serve the best interests of our Members, employees, and communities.

OUR PROMISE

We love to help you succeed.