

Happy New Year from Your Credit Union!

Redwood Review

A Publication for Redwood Credit Union Members ▲ January 2010

New Year Savings!

Refinancing Can Save You Money

Get a fresh start to 2010 with help from Redwood Credit Union. If you're looking to put the long and economically challenging environment of 2009 behind you and improve your financial situation, your Credit Union can help.

Benefits of Refinancing

Refinancing loans you have with other lenders can have many benefits, including:

- Improve monthly cash flow & have more left over every month
- Pay less over the life of the loan
- Peace of mind knowing you're doing business with a trusted lender—Redwood Credit Union!

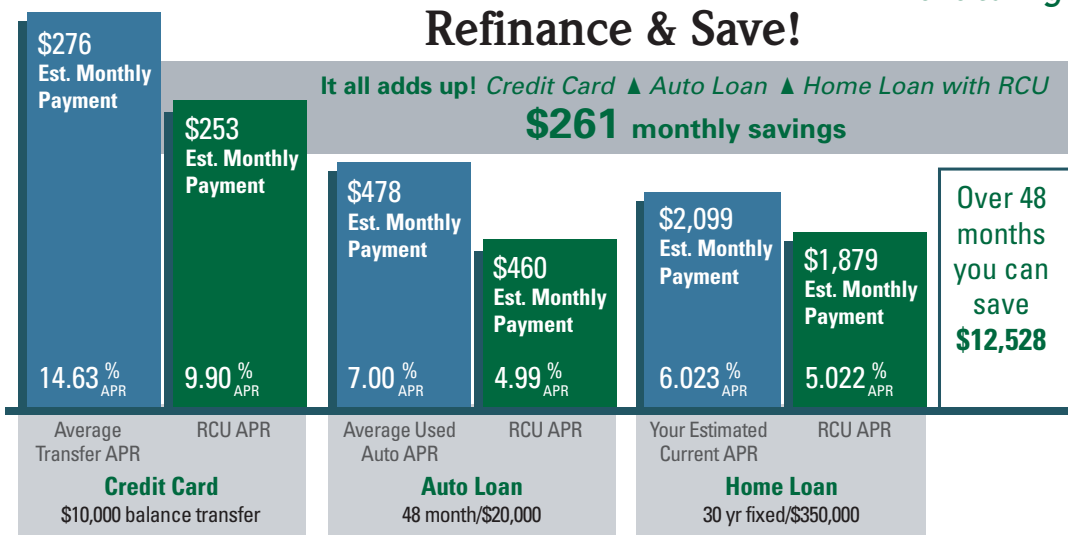
Fresh Start Tip: Refinance and Save!

Discover how much you can save by refinancing your credit card, auto, home, business or other loans with RCU! Consider this:



"We're saving with our auto loans from RCU!"

— Steve & Amy, Members since 2004



RCU credit card and auto rates effective 12/11/2009, mortgage rate effective 12/9/2009. All rates are subject to change, certain restrictions may apply. Visa Credit Card: 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. RCU Auto loan payment example: 48 month term /\$20,000 borrowed: \$460.51 at 4.99%, credit score of 720 or higher. Credit Card & Auto Rates: 14.63% & 7.00% reflect national averages for credit card balance transfer rates and used auto rates, respectively, as of 12/11/09 on bankrate.com. Comparison rates and savings based on repayment period of 48 months. 30 Yr Fixed Mortgage: 80% CLTV required, credit score of 740 or higher, payment example: 30 year term/\$350,000 borrowed: \$1,878.88 at 5.022% APR. RCU mortgages available on CA properties only. Mortgage rates assume a no point loan. Home Loan Rates: 6.023% APR is a hypothetical APR for comparison purposes.

So get a fresh start to your new year by finding out how much you can save by refinancing a loan with your Credit Union. Call us, visit one of our 15 San Francisco and North Bay branches, or visit us online to get started. We look forward to serving you! ▲

1 (800) 479-7928 | www.redwoodcu.org

2010: Celebrating 60 Years of Service

A Message from RCU President & CEO Brett Martinez



Brett Martinez
President & CEO

The new year marks RCU's 60th year of service to Members, and it's been an honor to provide affordable financial services to our communities for six decades. Throughout 2010, we'll pay tribute to our history and our Members like Elaine Bossa—a founding Member of RCU.

Our tradition of service was evident throughout the challenging economic environment of 2009, as we helped thousands of Members who were struggling with financial issues, while still remaining safe and strong. Your Credit Union is committed to helping Members achieve financial wellness and I encourage you to contact us for your individual needs—we're here to help.

The new year is a good time to take a look at your overall financial picture. Whatever your financial goals are, everyone can benefit from reducing expenses and improving cash flow. As your trusted financial partner, we can help you save money through free budgeting advice, education and helpful tips, refinancing options and more.



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2010: Celebrating 60 Years of Service

While our services have expanded over the past 60 years, our primary focus remains unchanged: to serve the best interests of our Members, employees and communities. Thank you for your valued participation in the cooperative, and we look forward to serving all of your financial needs now and into the future. **Happy New Year!**



"I am so proud of what RCU has become today."

— Elaine Bossa, Founding Member of RCU Member since 1950

Best regards,

Brett Martinez
President & CEO

Join Us for RCU's Annual Membership Meeting & Election



Thursday, April 22, 2010 • 5:30 pm
RCU Administrative Offices
3033 Cleveland Ave., Santa Rosa, CA

Election Information

There are three 3-year terms up for election on the Board of Directors and two 3-year terms on the Supervisory Committee. As a Member of RCU (18 years or older), you are entitled to vote for and run for these offices.

Nomination Information

Nominations may be made by either the Nominating Committee or by petition. All applications and petition forms must be received at RCU's Santa Rosa, CA Administrative Offices by 5 PM on February 8, 2010. Forms are available at any RCU location, on our website at www.redwoodcu.org or you may call us at **1 (800) 479-7928, ext. 5101.**

Call for New Business Items:

Please submit proposed agenda items for the Annual Membership Meeting along with your name, the last four digits of your RCU Member number, and how we may contact you, no later than February 8, 2010 to:

Redwood Credit Union
Board of Directors
P.O. Box 6104
Santa Rosa, CA 95406-0104

We hope you can join us! ▲

Keep informed and stay alert!

Be wary of unsolicited communications you receive, especially offers to settle debt from companies you don't know. Help yourself stay safe with free online resources at the Information Security section of RCU's website: www.redwoodcu.org/security. ▲



Committed to Your Security & Privacy

Dream Big Photo Contest Winner

Redwood Credit Union's Dream Big contest winner is Chris Huffman! Chris participated along with 176 others



RCU's SVP/Marketing & PR, Robin McKenzie with Dream Big contest winner Chris Huffman.

by sharing a photo of his big dream in a recent RCU contest, and he won \$2,009 to help him achieve it! Chris is looking forward to paying down his debt with the prize money. To read his story, visit our website.

Our thanks to everyone who participated and

voted in RCU's Dream Big contest! S four three f nine nine. ▲

Calendar

All RCU locations will be closed on the following holidays:

Dr. Martin Luther King, Jr. Day • Monday, January 18
Presidents' Day • Monday, February 15

Featured Products

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

AUTO LOANS – NEW or USED!

4.99% APR up to 60 months! Get pre-approved for buying your new car or refinancing your existing vehicle. Restrictions may apply. Apply today!

FIXED HIGH BALANCE MORTGAGES

30 Year Fixed at 5.250% (5.283% APR) – Purchase or refinance your home with your trusted Credit Union.

CERTIFICATES

BUMP UP your rate yourself ONLINE with our special 15-mo. or 21-mo. "bump" Share and IRA Certificates! Visit our website or call for details.

VISA CREDIT CARDS

9.90% 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, including SBA and commercial loans! 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.



All rates, yields, terms and special offers are subject to change without notice. Consumer loan rates effective 10/5/09, Mortgage loan rates effective 12/18/09. Certain restrictions apply. 30 Yr Fixed Conforming High Balance Payment Sample: 30 year term for \$460,000 loan, \$2,485/month; rate reflects no points, 80% LTV. RCU mortgages available on CA properties only & other restrictions. RCU Auto Loan based on 60 month, RCU Premiere Plus pricing. Auto refinance APR of 4.99%; available to RCU Members only, minimum 720 credit score, refinancing an existing loan from another lender; maximum 60 month term. Save a 1/4% on the APR of your loan when you finance a qualified Hybrid Technology vehicle. 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.