



# Redwood Review

A Publication for Redwood Credit Union Members ▲ November 2009

## Finding the Right Credit Card

With the holidays right around the corner, shopping for a credit card could save you money on interest and fees. Your Credit Union offers several options for your credit needs. Before applying for a card, ask yourself these questions:

### How will you use your credit card?

- If you expect to pay your bill in full every month, choose a card with no annual fee, a longer grace period and a rewards program that earns points for your purchases.
- If you carry a balance from month to month, look for a low interest rate and no annual fee.
- If you make balance transfers to consolidate debt, choose a card with a low standard interest rate and no or low fees for balance transfers.

### What are APRs?

- The annual percentage rate, or APR, states the interest rate you will pay if you carry a balance, take out a cash advance or transfer a balance to your card.
- Some credit cards have fixed rates, some have variable, and some have introductory rates. Read your card's terms and conditions to identify what type of APR the card carries.

### What are the fees?

- Most credit cards charge fees under certain circumstances. It is important to read the credit card agreement so you know what fees are associated with your card. These fees could be charged for cash advances, balance transfers, over-the-credit limits, late payments, etc.

With our competitive rates, low fees and rewards program, a Visa card from RCU is ideal. Apply today:  
[www.redwoodcu.org](http://www.redwoodcu.org) | (707) 545-4000  
or 1 (800) 479-7928. ▲

## News You Can Use

### In This Issue

- ▲ The Benefits of Going Local!
- ▲ Ask the RCU Expert - What is BALANCE?
- ▲ Holiday Donation Programs

### Visit [www.redwoodcu.org](http://www.redwoodcu.org) for...

- ▲ 4.99% Auto Loans
- ▲ Dream Big With Our Big Dreams Contest!



Earn credit and debit rewards this holiday season!

# The Benefits of Going Local!

Redwood Credit Union is committed to supporting our communities. Just as bringing your financial needs to RCU benefits your Member-owned cooperative, using local businesses benefits your entire community. For example:

- Buying locally keeps money circulating in the local economy up to 3 times longer than shopping at large store chains because local businesses tend to support other local businesses.
- Local companies are the strongest supporters of local community programs and non-profits.
- Reducing the number of products shipped from far away places means less fuel consumption and greenhouse gas emissions. M two six b four one.

As a financial cooperative, RCU realizes the benefits of supporting our local communities and we encourage our Members to consider buying from locally-owned organizations, retailers and restaurants to help keep your dollars in our community. ▲

## Holiday Donation Programs

### Your Generosity Makes a Difference

RCU's annual holiday donation programs begin Friday, November 27th.

To participate, donate a new **unwrapped** holiday gift for a needy child and/or non-perishable food items at collection bins in all RCU branches no later than **4 pm on Friday, December 18th**. Thank you for your generosity and we wish you a happy and safe holiday season! ▲



## Calendar

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

## Ask the RCU Expert

**BALANCE**  
FINANCIAL FITNESS PROGRAM



with Jose Rivas  
Partner Relations Manager

### BALANCE Financial Fitness Program

#### What is BALANCE?

An RCU-paid service offered **FREE** to Members, **BALANCE** counselors are qualified to discuss money management, budgeting, avoiding delinquent payments, spending & savings plans, credit & credit reports, debt management, buying a first home, mortgage delinquency and foreclosure prevention.

#### Why should I call BALANCE?

**BALANCE** brings the financial experts to you as an added benefit to RCU's existing financial educational programs. If you're concerned about your finances and are ready to create a plan with the help of financial experts, **BALANCE** can help!

#### What other services does BALANCE offer?

For information about identity theft and recovery, housing planning, credit report review and other financial topics, click on the link to **BALANCE** on RCU's website or call **1 (888) 456-2227**. ▲

## Featured Products

Rates and yields are subject to change without notice – please visit [www.redwoodcu.org](http://www.redwoodcu.org) for more information.

#### NEW AUTO LOANS

**4.99% APR up to 60 months!** Get pre-approved for purchasing your new car. Great rates on pre-owned auto loans too. Call today!

#### FIXED HIGH BALANCE MORTGAGES

30 Year Fixed at 5.25% (5.371% APR) – Finance your home with a lender you can trust. Call us for details!

#### CERTIFICATES

Special 15-mo. or 21-mo. "bump" Share and IRA Certificates allow YOU to BUMP UP the rate! Visit our website or call for details.

#### 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.

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 10/21/09. Certain restrictions apply. 30 Yr Fixed Conforming High Balance Payment Sample: 30 year term for \$460,000 loan \$2,651/month; rate reflects 1.0 point, 80% LTV. RCU mortgages available on CA properties only & other restrictions. RCU Auto Loan based on RCU Premiere Plus pricing. 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. 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.