



The Redwood Credit Union Story

Welcome to Redwood Credit Union

Since 1950, Redwood Credit Union (RCU) has been honored to serve our Member-Owners' financial needs. Thanks to Member participation, loyalty and trust in our not-for-profit financial cooperative, we've grown significantly over the years.

Today we serve 143,000 Members through 15 full service North Bay branches and 25,000 free network ATMs. Members enjoy a host of convenient free online services and extended phone service hours from our local telephone Member Service Center. With \$1.8 billion in assets, RCU has grown to be the 54th largest of 8,000 credit unions nationwide. As we've grown, one thing remains constant: our passion for serving our Members, employees and communities.

Over nearly six decades of providing affordable financial products through trusted, personal service, we've assisted thousands of Members to achieve their financial goals and dreams. We've helped Members affordably buy homes and cars, plan for weddings and vacations, remodel kitchens, save for college and their family's future, grow their business, and achieve a secure retirement—and we've been honored to do so.

Yet still today, there are Members and others in our communities who don't fully understand who we are, and how we can help them save, grow, build, dream and achieve. So here you will find our story—we invite you to learn more about Redwood Credit Union and how you and your family can join and participate.

We also hope you will see that our story is really told through the lives of each and every Member. And, we hope you'll begin to experience what we like to call "the RCU magic"—and a greater sense of how you, too, can benefit.





Elaine Bossa is one of the 7 founding Members who incorporated the Credit Union on January 19, 1950.

It's about... Cooperation

There is strength when people come together for the collective good.

This is the foundation of the credit union ideal: individual Members cooperating together so each benefits and achieves a better life.

It's not a new idea. The first credit union dates back to the mid-1800s, when two German visionaries recognized the promise of a financial cooperative business model that proved both successful and beneficial to participants. It was during this time that a group of farmers were turned away from traditional banks for loans needed to plant their crops. They came together to pool their resources—and the credit union concept gained further momentum.

That business model and cooperative philosophy found its way to California's North Bay, too. In 1950, our Credit Union was established by seven employees of the County of Sonoma, who shared a vision consistent with those who founded our industry—to participate together for the benefit of all. Today Redwood Credit Union is a community credit union, which means anyone living or working in California's eight North Bay counties can join, participate and benefit.

While the journey of credit unions started long ago, it's clear the philosophy of cooperation for mutual benefit continues to have tremendous merit and value today—and Members across the globe are benefiting every day from this simple concept.





We are passionately committed to serving our Members.

It's about... **Service**

Service to our Members is not only our top priority at Redwood Credit Union, it's the reason we exist. And that's a central component of what we call "the RCU magic." Our employees and volunteer Officials feel it every day...and we hope our Member-Owners do, too.

The success of every Redwood Credit Union employee is measured, in large part, by a thorough understanding and demonstration of our Service Standards:

We will build relationships, demonstrate trust & respect, do the right thing, show commitment, partner for security, and be ambassadors.

Every transaction and interaction is an opportunity to serve and reinforce the trust and confidence our Member-Owners have in us. That's why listening to Members through many different service surveys is so important—they help us better understand what our Members' needs are, and how we can further serve them.

We are encouraged that surveys consistently reveal 98% of our Member-Owners are satisfied or very satisfied with the service they receive from us. We will continue to listen and be responsive to our Members' changing financial needs, as we journey toward achieving 100% service satisfaction.





We make earning—and keeping—our Members' trust our top priority.

It's about... Trust

Doing business with people and companies you trust has always been important.

At Redwood Credit Union, we make earning—and keeping—our Members' trust a top priority. After all, we work for our Member-Owners and we understand they are entrusting us with the safekeeping of their hard-earned money. Each day our Members turn to us for helpful financial products, services, advice and resources so they can achieve a brighter future.

We believe in the simple concept of "doing the right thing." For us, that means offering products and services with our Members' best interests in mind. That's why you'll find our rates to be among the best available, our fees reasonable or non-existent, and our products structured for the true benefit of Members—not for the profit or gain of the company.

We are honored our Member-Owners choose us for their financial services needs. We never forget they have choices, and we work to earn their trust and business every day through the manner in which we serve them.





Offering one-stop shopping solutions such as RCU Auto Services increases value for our Members.

It's about... Value

Credit unions deliver greater value and benefits to Members because we are about service, not profit. We return earnings to Members in ways that benefit them directly—better rates, low or no fees, and expanding services well beyond checking, savings and loans to insurance, investments, auto purchasing, business services, new branches and ATMs, online services and more.

Beyond exceptional service and pricing on financial products, Redwood Credit Union believes Members want and deserve even greater value. We know Members need trusted resources and advice on financial issues they are facing—such as budgeting, debt consolidation, mortgage and loan refinancing, credit issues, saving for education and their family's future, and investing for a secure retirement.

That's why we offer free financial literacy and educational seminars, complimentary financial plans from knowledgeable and certified financial planners, and credit union paid services that provide Members free access to financial counselors. We hope that through services like these, our Members are enjoying real value that makes a meaningful difference in their lives.





RCU offers a variety of convenience services for
24/7 account access.

It's about... Convenience

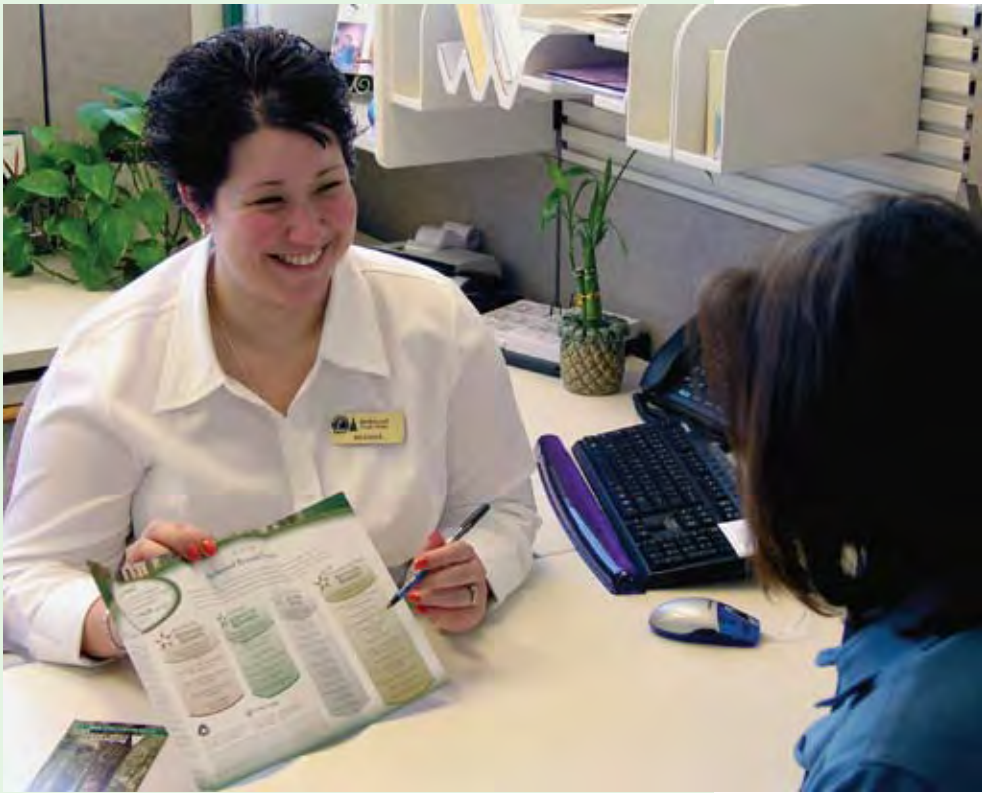
Our Members are busy—so providing financial products and services in the most convenient ways possible is key to providing exceptional service.

We offer numerous full-service North Bay branches from San Francisco to Mendocino county, and from the coastal community of Point Arena to Napa.

For added convenience, Members can access over 25,000 nationwide fee-free ATMs, including those located at thousands of 7-Eleven locations. Beyond the North Bay, RCU belongs to a nationwide network of 3,000 Credit Union Service Centers, which provide Members branch access to their accounts at non-RCU credit union locations.

Finding a branch, ATM or service center is easy—they are listed on our website at www.redwoodcu.org, nationally on the credit union cooperative website www.co-opnetwork.org or we can help RCU Members who call our toll-free number. Like all of our services, our local phone center, comprehensive website and numerous online tools are designed to save Members time and money.





RCU offers customized financial solutions to meet our Members' needs.

It's about... Options

Redwood Credit Union provides a full and ever-growing array of financial products and services designed to meet the individual needs of our Member-Owners.

- ▲ Checking accounts (fee-free, high-yielding and other options)
- ▲ High-yielding "build your own" savings, money market and share/IRA certificates
- ▲ Investment services (stocks, bonds, mutual funds, 529 plans, annuities and more)
- ▲ Youth accounts
- ▲ Visa credit and debit cards with optional rewards programs
- ▲ Auto, RV, boat, motorcycle, airplane and personal loans
- ▲ Home mortgage loans including first mortgages, home equity loans and lines of credit, and reverse mortgages
- ▲ Small business services
- ▲ Insurance
- ▲ An Auto Center with vehicles available for purchase plus auto locating services
- ▲ 25,000+ free local and nationwide ATMs
- ▲ Numerous California North Bay and San Francisco branch locations
- ▲ Free online banking, bill pay, and other convenient online services
- ▲ Direct deposit, automatic payments and much more





RCU employees and Officials contribute to the betterment of our communities through a variety of volunteer efforts, as shown here on National Make A Difference Day.

It's about... People

Exceptional service to our Member-Owners would not be possible without the dedication and commitment of Redwood Credit Union's Officials and employees.

Our volunteer Officials, including 9 Board of Directors and 5 Supervisory Committee members, along with over 350 employees, dedicate themselves each and every day to passionately serving our Members, communities and each other. This shared vision creates the spirit of Redwood Credit Union—or what we call “the RCU magic”—and it's the foundation of service that is evident in all that we do.

We attract and retain people who are passionate about service to others. For most who experience our culture of service, the work experience proves to be more than “just a job,” and we're fortunate to enjoy both strong employee retention and long service tenures.

We are committed to providing a positive, productive and engaging work place that employs great people. We provide competitive compensation and benefits, effective training and career development, opportunities to be involved in our communities, and we work every day to ensure a culture of trust, respect, open communication, growth, collaboration, teamwork and fun.

While we are honored to be a multi-year recipient of the North Bay's “Best Place to Work” award, we are even more proud of our dedicated Officials and staff for all they do to provide exceptional service to our Members and communities.





RCU employees show our commitment to our communities, including the American Heart Association's 'Wear Red Day' to promote heart health.

It's about... Community

Redwood Credit Union has been serving the North Bay with affordable financial services for decades. By doing so, we are honored every day to help local residents and business owners buy their first car, move into a new home, reduce financial stress, save for their futures, and achieve a better life.

Our commitment reaches beyond serving Members with financial services—it extends to service in our communities, too. We are committed to giving back via:

- ▲ Volunteering with local nonprofits and community groups
- ▲ Providing financial support and donations to organizations that strengthen our communities
- ▲ Participating in leadership roles on nonprofit and community boards
- ▲ Offering free financial literacy and seminars on helpful financial topics
- ▲ Providing complimentary meeting space for nonprofits and groups in our Community Room

Our volunteer Officials and staff are passionate about volunteering in our communities. Each year they dedicate thousands of hours to benefit nonprofits and other individuals and groups in need.

It is our hope that through these efforts, we are having a meaningful impact on our Members and our local communities, for the benefit of all.





RCU is committed to partnering with our Members for enhanced security, privacy and confidentiality through a variety of efforts including free seminars.

It's about... Security

Back when financial institutions were founded, the definition of financial security was a reliable lock on a strong safe. Today we live in a technology-driven age where there is reliance on computers for everything from direct deposit and bill pay to withdrawing money at ATMs, shopping with debit and credit cards at merchants and making purchases online.

Redwood Credit Union is committed to partnering with our Members for their enhanced security, privacy and confidentiality. We take extensive, proactive measures to ensure the safety and security of our Members' data and information, as well as our facilities, technology, software and online services.

We also partner with Members so they can better protect their own confidential information. We provide free education and information via seminars, newsletter articles, fraud updates, e-alerts, and online information, tools and resources. We also host security-focused events, such as free shred-a-thons, to allow Members and the community to safely dispose of their private and confidential documents.

Through these measures, our Members benefit from enhanced protection and security—and more peace of mind, too.





Redwood Credit Union is committed to partnering for environmental sustainability.

RCU received a LEED certification for green efforts in our Administrative Offices & Branch in Santa Rosa.



Pictured L to R:
Rob Cantu, general contractor, Western Builders
Brett Martinez, RCU's President & CEO
Steven Stapp, RCU EVP/CFO, 2003-2008
Tony Battaglia, architect, Archumana, Inc.

www.redwoodcu.org/green



It's about... Sustainability

Today we hear a lot about companies “going green.” At Redwood Credit Union, we have long been committed to green practices and being a socially responsible organization that contributes to a sustainable community and environment for generations to come.

Some of our green efforts include:

- ▲ We use recycled business supplies, our statements and other materials are printed on recycled paper and we maintain a recycling program
- ▲ Our Santa Rosa Administrative facility achieved green LEED certification for the remodel of our 1960s-era building. Our efforts included using recycled materials, recycling existing building materials, utilizing environmentally-friendly landscaping and restrooms (saving approximately 2 million gallons of water each year), and utilizing clerestories and stepped lighting technology, making use of natural light that is energy-efficient
- ▲ We provide environmentally-friendly services such as home banking, bill pay, eStatements (electronic statements), discounts on hybrid vehicle loans and more
- ▲ We encourage Members to participate in energy saving and sustainable living practices
- ▲ We provide helpful sustainable living/green information and resources on our website at www.redwoodcu.org/green and at other contact points

Redwood Credit Union has been recognized with numerous awards for these efforts—but the real reward is in knowing we've done the right thing, and are contributing to a sustainable future for our Members, employees, communities, environment and future generations.





We are honored that our Members feel pride in belonging to RCU.

It's about... **Pride**

It happens all the time. When RCU employees and Officials are in the community, we hear enthusiastic reactions such as, "I'm a Redwood Credit Union Member!" and "I love Redwood Credit Union!"

While passionately serving Members is what we do, we admit to being both pleased and a bit surprised that Members "love" us as their financial institution!

It especially fills us with pride when we know we are making a difference in our Members' lives and that our Members are proud to be owners of their financial cooperative. It's rewarding to hear Members share stories with others about how we've helped them buy a house or car, get out of debt, use credit wisely, start a business, send a child to college, or save for a secure retirement.

It's exciting to know Members have pride in belonging to Redwood Credit Union. And they should—what they have created together is making a difference in the lives of Members every day, and we're honored to be a part of it.





RCU is committed to assisting our Members achieve their financial goals and dreams.

It's about... Time

We hope you've enjoyed getting to know Redwood Credit Union, and we appreciate the time you've taken to read our story.

If you are already a Member, we thank you for your participation, and for being a Member-Owner. We encourage you to share the good news about the service and value of credit union membership with your family and friends so they, too, can benefit.

If you're not a Member, we invite you to join today. We encourage you to take time now to switch to RCU so that you can become a Member-Owner and enjoy the benefits of our financial cooperative. We'll make your transition simple, fast, and hassle-free. And we'll provide you with products and services you want and need, so you can begin saving and benefiting immediately.

We look forward to helping you save, grow, build, dream and achieve your financial goals and a brighter future for you and your family.

It's an honor to serve you.





Redwood
Credit Union

1 (800) 479-7928 ▲ www.redwoodcu.org



100% Recycled