

## SECURE SAVINGS AT RLSCCU

RLSCCU offers a variety of savings account options including Regular Savings Accounts, Certificates or Deposits and IRAs. As a member, you receive the highest and most competitive dividend rates on all accounts.

**Savings Accounts** — open an account with just \$1.00. Dividends are paid monthly.

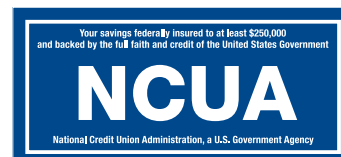
**Certificates of Deposit (CD)** — open a CD with just \$500. Choose from a Regular CD, ABC CD, or a Children CD. Terms range from 6 to 48 months. Members can add another .50% to a current CD rate when they use qualified services. Ask for details.

**Individual Retirement Account (IRA)** — open an IRA and save for your retirement or a child's education. Choose from a Traditional IRA, Roth IRA or an Educational IRA. There is no minimum balance required. Members can add another .50% to a current CD rate when they use qualified services. Ask for details.



SAVINGS  
ADDS UP  
FAST

Each RLSCCU savings account is federally insured up to at least \$250,000 by the National Credit Union Administration, a U.S. Government Agency.



## RLSCCU STARS



**Nedra Elliott, Raytown Branch**

Say "hello" to Nedra! Then we'll say "good-bye" as she will retire in January, 2012! Nedra is a native of Kansas City and worked for Raytown Public Schools before joining RLSCCU. She lives with her husband of 49 years, Bill. They have 4 children, 8 grandchildren and 8 great-grandchildren!

When not working, Nedra enjoys traveling, cooking, housecleaning and ironing, crocheting, knitting, painting and babysitting all her babies!

When she is working, Nedra assists in answering phones at the front desk, processing mail, helping members on the teller line, assisting with internal audits, and baking cookies for our members!

Nedra says "I love seeing a lot of the members that I have known while working for the Raytown School District. I love working with all the employees, it is like a big family and that is my life "family!"

**Nedra — have a great retirement — we will really miss you!**



**Dennis Leonard, Raytown and Blue Springs branch.**

Meet the newest addition — Dennis Leonard. He moved back here from New York. He grew up in Blue Springs, but now lives in Grain Valley with his wife Carrie, his 2 children and an Australian Shepard. Dennis joined RLSCCU about two months ago and prior to that was a "stay-at-home-dad."

Dennis earned a Bachelor of Arts degree from Columbia College in Columbia, MO and is an artist. He is a member of the Blue Springs Arts Council and is currently showing his work at BEB Trail Lawyers on Main Street in Blue Springs. His work was also

on display at the Blue Springs Arts Council show in November. Check out his website at [www.wix.com/dzride22/cds](http://www.wix.com/dzride22/cds).

In his spare time Dennis is pursuing his artistic endeavors. He enjoys skateboarding, snowboarding, mountain biking and cooking. Dennis says, "I am finding the financial industry and how it works to be very interesting."

**Welcome aboard, Dennis! We're glad to have you with us!**

# Privacy Notice

## What does RLSCCU do with your personal information?

**WHY?** Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some, but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

**WHAT?** The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and account transactions
- Credit card or other debt and credit history
- Mortgage rates and payments and payment history

**How?** All financial companies need to share members' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their members' personal information; the reasons RLSCCU chooses to share; and whether you can limit this sharing.

### REASONS WE CAN SHARE YOUR PERSONAL INFORMATION

For our everyday business purposes such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or to report to credit bureaus

### DOES RLSCCU SHARE?

Yes

### CAN YOU LIMIT THIS SHARING?

No

For our marketing purposes to offer our products and services to you

Yes

No

For Joint marketing with other financial companies

Yes

Yes

For our affiliates' everyday business purposes information about your transactions and experiences

No

We don't share

For our affiliates' everyday business purposes information about your creditworthiness

No

We don't share

For our affiliates to market to you

No

We don't share

For non-affiliates to market to you

No

We don't share

**To limit our sharing:** Call 816-356-0791. Our menu will prompt you through your choice(s) or visit us online at [www.rlscu.org](http://www.rlscu.org). Please note: If you are a new customer, we can begin sharing your information 30 days from the date we sent this notice. When you are no longer our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.

**QUESTIONS?** Call 816-356-0791 or go to [www.rlscu.org](http://www.rlscu.org).

### WHAT WE DO

How does RLSCCU protect personal information?

To protect your personal information from unauthorized access and use, we may use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

How does RLSCCU collect my personal information?

We collect your personal information, for example, when you

- open an account or apply for a loan
- provide account information
- use your credit or debit card or apply for financing

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

Why can't I limit all sharing?

Federal law gives you the right to limit only

- sharing for affiliates' everyday business purposes, information about your creditworthiness
- affiliates from using your information to market to you
- sharing for non-affiliates to market to you

State law & individual companies may give you additional rights to limit sharing.

What happens when I limit sharing for an account I hold jointly with someone else?

Your choices will apply to everyone on your account, unless you tell us otherwise.

### DEFINITIONS

**Affiliates:** Companies related by common ownership or control. They can be financial and nonfinancial companies. RLSCCU has no affiliates.

**Non-affiliates:** Companies not related by common ownership or control. They can be financial and nonfinancial companies. Non-affiliates we share with can include insurance companies, government agencies, consumer reporting agencies and check/share draft printers.

**Joint Marketing:** A formal agreement between non-affiliated financial companies that together market financial products or services to you. Our joint marketing partners include CUNA Mutual Group's MEMBERCONNECT.

# Member Expulsion Policy

**PURPOSE:** To prohibit services to members whose actions adversely affect RLSCCU.

### POLICY/PROCEDURE ON UNCOLLECTIBLE ACCOUNT:

At a meeting of the Board of Directors of RLSCCU on September 27, 1999, consideration was given to the proposal that a policy authorizing the expulsion of members be established. Upon a motion made, duly seconded, the following resolution was unanimously passed.

**RESOLVED:** The following policy is hereby established for the expulsion of members:

1. Pursuant to Missouri Revised Statute §370.340, the Board of Directors may expel a member from membership in the credit union in the event the member shall:

- Cause, or make known his/her intention to cause, a financial loss to the credit union, whether by way of loan default, account overdraft or otherwise, or take any action that would render all or part of his/her obligation (s) to the credit union unenforceable or adversely affect, damage, or conceal collateral for any loan;
  - Adversely affect, disrupt or interfere with the business operations and activities of the credit union;
  - Take any action which adversely affects the safety or soundness of the credit union;
  - Disrupt or interfere with the activities of any membership, committee or board meeting, or the election of any officer, director, or committee person of the credit union;
  - Conduct his/her business affairs with the credit union in a manner contrary to the safe and sound operations of the credit union;
  - Cause embarrassment or public disfavor to the reputation of the credit union;
  - Commit any crime in which any member, volunteer or staff person of the credit union is a victim or in which any property or the credit union is damaged; or
  - Harass, in any way, manner or form, any volunteer, member or staff person of the credit union.
2. Any person to be expelled by the Board shall be given notice at least ten (10) days prior to expulsion. Any person expelled pursuant to this policy shall be given notice of the expulsion within three (3) business days following the expulsion.
3. Any person expelled by the Board may request a hearing before the Board to reconsider the expulsion. The request for hearing must be made in writing and be delivered to the President of the credit union within ten (10) business days of the date of the mailing of the notice notifying him/her of the expulsion.
4. A copy of the Credit Union Board Policy shall be published in the credit union's next newsletter published after the adoption of this policy.

Revised September 2011

## IMPORTANT INFORMATION

**Main Phone:** 816-356-0791

**Pal24:** 816-356-9816

**Web Site:** [www.rlscu.org](http://www.rlscu.org)

**Raytown Office:**

10021 East 66th Terrace

Raytown, MO 64133

Fax: 816-356-1452

**Lee's Summit Office:**

504 SW 3rd Street, Suite A

Lee's Summit, MO 64063

Fax: 816-554-1074



AMERICA'S  
CREDIT  
UNIONS



### Blue Springs Office:

815 S. 7 Highway

Blue Springs, MO 64014

Phone: 816-228-2145

### Lobby Hours:

Mon, Wed, Thurs: 9:00 a.m. - 5:00 p.m.

Tues: 10:00 a.m. - 5:00 p.m.

Fri: 9:00 a.m. - 5:30 p.m.

Sat: 9:00 a.m. - 12:00 p.m.

### Drive-up Hours:

Mon-Thurs: 7:30 a.m. - 5:00 p.m.

Fri: 7:30 a.m. - 5:30 p.m.

Sat 8:30 a.m. - 12:00 p.m.

### 2012 Holiday Schedule

Credit union offices and drive-ups will be closed on these days.

**Mon, Jan 16** Martin Luther King Day

**Mon, Feb 20** Presidents' Day

**Mon, May 28** Memorial Day

### Financial Data as of 11/30/2011

Assets	\$ 58,223,685.56
Total Shares	\$ 52,787,290.73
Total Loans	\$ 53,444,206.80
Capital Reserves	\$ 4,349,945.20
Number of Members	8,945

**Call the Credit Union for Rates**