



Raytown-Lee's Summit Community Credit Union

# The Educator

April 2009

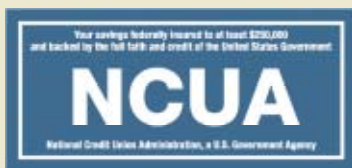
An Award-Winning Credit Union

## FROM THE PRESIDENT

### Your Money is Safe — Your Loan is Secure

The news is still reporting how financial institutions are bankrupt, that there are many bad subprime mortgage loans on the books, and that money is not available for new loans. So where do you, as a member of RLSCCU, stand? In a great place.

All share (savings) accounts at RLSCCU are insured up to \$250,000 per account.



All loans are secure. RLSCCU holds or services all loans it makes. What does this mean? First, it means we don't make subprime loans; secondly, we carefully examine each loan we make; and lastly, we help a member who is unable to make a loan payment, before the loan goes into default.

Do you want to learn more? Join us at the Annual Meeting on April 17; see meeting details at right.

Don't forget — we are still making loans. The income we receive from loans helps us grow and better serve our members, so we continue to make loans to all qualifying members. Call us **FIRST** if you need a loan.

Thank you for your continued support!

*Donna Bunton*  
Donna Bunton  
President

## We Are Growing!

Raytown Lee's Summit Community Credit Union is pleased to announce a new full-service office in Blue Springs, MO. The office is located at the East end of the Pre-Owned Ford Blue Springs dealership.



At this full-service branch you can do the following:

- Make deposits and withdrawals
- Open a checking account
- Apply for a loan
- Open a Certificate of Deposit or IRA

### Blue Springs Office

3200 NW S. Outer Road • Blue Springs

## Annual Meeting

All Raytown Lee's Summit Community Credit Union are invited to the Annual Meeting. During the meeting, we will discuss 2008 successes and plans for 2009.

**Theme:** Building Educational Wealth

**Date:** April 17, 2009

**Voting:** All day at each office until 4:00 pm

**Meeting:** Business meeting at the Raytown office at 5:00 pm

- Prizes:**
- 1 \$500.00 Grand Prize
  - 4 Dave Ramsey Seminar tickets
  - 1 \$25.00 prize
  - 1 \$50.00 prize



# Simplify Your Life

with RLSCCU Services

## Checking Account and Convenience Services

A RLSCCU checking account is **FREE with no minimum balance required!**  
Combine this account with free convenience services for an even better deal!

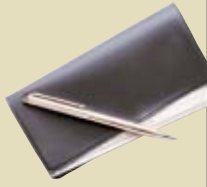


### Checking Account Benefits

- No per check fee
- No monthly service fee
- No minimum balance requirement
- Overdraft Protection for approved accounts
- **FREE** Visa Debit Card
- Direct Deposit of paychecks, retirement checks, etc.

### Convenience Services

- **FREE** ATM Card
- **FREE** On-Line Bill Payer
- **FREE** On-Line Banking



## IMPORTANT INFORMATION

### 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

### Blue Springs Office:

3200 NW S. Outer Rd  
Blue Springs, MO 64015  
Phone/Fax: 816-228-2302

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

**Pal24:** 816-356-9816

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

### 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.

### 2009 Holiday Schedule

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

|                           |               |
|---------------------------|---------------|
| <b>Mon, May 25</b>        | Memorial Day  |
| <b>Mon, September 7</b>   | Labor Day     |
| <b>Mon, October 12</b>    | Columbus Day  |
| <b>Wed, November 11</b>   | Veteran's Day |
| <b>Thurs, November 26</b> | Thanksgiving  |
| <b>Fri, December 25</b>   | Christmas     |

### Financial Data

as of January 31, 2009

|                   |                 |
|-------------------|-----------------|
| Assets            | \$49,851,087.21 |
| Number of Members | 9,332           |
| Total Deposits    | \$45,639,280.21 |
| Total Loans       | \$44,023,623.54 |
| Capital Reserves  | \$3,919,775.48  |

**Call the Credit Union  
for Loan Rates**



## Loan Options

RLSCCU offers a full range of loan options — check them out!

- First Mortgage Loans
- Second Mortgage Loans
- Home Equity Loans
- New and Used Vehicle Loans
- New and Used Motorcycle Loans
- Boat and RV Loans
- Credit Cards
- Signature Loans

### Why Should You Borrow from RLSCCU?

RLSCCU offers a variety of loan options. We will help you pick the right loan option, so you can be financially responsible. Ask for details.

**Come to RLSCCU for ALL  
Your Financial Needs!**

## Budget Tips

- **Debt** — pay off the highest interest rate credit cards first. You may want to consolidate your debt into a home equity loan.
- **Home Loans** — look at the total costs, not just the rate. This includes points, closing costs, processing fees, etc. This allows you to budget prior to closing.
- **Car Loans** — don't just consider the interest rate. If you already have financing, you become a cash buyer, and you may be able to negotiate a better deal.



## FOR SALE

### Home

4 bedroom, 3 bath, Ranch home. Finished walk-out basement, new roof, new windows, vinyl siding. Located at 9701E. 82nd Terr, Raytown, MO \$152,900.00 **PRICED TO SELL FAST!!! 816-694-4312**

### Travel Trailer — 5th Wheeler

2007 36' Keystone Montana Bunkhouse, 3 slides, sleeps 11. Asking \$34,900 AOKRV's.com Call Denelle. **816-356-0791**

### Upright Piano

Excellent Condition. Regularly tuned. **816-353-4053**