



# The Educator

January, 2024

An Award-Winning Credit Union

THE WEATHER OUTSIDE MAY BE FRIGHTFÜL....

But banking online is delightful!



Using your mobile device you can:

- Deposit checks from your phone
- Transfer funds from another financial institution to an RLSCCU savings account
- · Make a loan payment/
- · Check account balances
- Transfer funds between RLSCCU
- Use Bill Payer

Go to www.RLSCCU.org for download information

## **Member Behavior Policy**

Sanctions may be imposed by the Board of Directors against a member who has behaved abusively which directly or indirectly is offensive to Raytown-Lee's Summit Community Credit Union employees or its members through physical, mental or verbal abuse.

One or more of the sanctions may be imposed against the member up to and including termination of membership. Please see rlsccu.org for more information.

### Money

For

Whatever

You Want!



## **Home Equity Loans**

This is a great time to use the equity in your home to get a Home Equity Line of Credit.

Use for:

- Education
- Home Improvement
- Shopping
- Entertainment
- Travel

And much more

Contact the credit union for details.

### PRIVACY NOTICE

### What does RLSCCU do with your personal information?

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

Mortgage rates and payments and payment history

· Credit card or other debt and credit 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	<b>DEFINITIONS</b> Affiliates:	Companies related by common ownership or control.  They can be financial and nonfinancial companies.  RLSCCU has no affiliates.
For our marketing purposes, to offer our products and services to you	Yes	No	Non-Affiliates:	Companies not related by common ownership or control.  They can be financial and nonfinancial companies. Non-
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		affiliates we share with can include insurance companies, government agencies, consumer reporting agencies, and check/share draft printers
For our affiliates' everyday business purposes, information about your creditworthiness	No	We Don't Share	Joint Networking:	A formal agreement between non-affiliated financial com- panies that together market financial products or services to you. Our joint marketing partners include CUNA Mutual Group's MemberConnect.
For our affiliates to market to you	No	We Don't Share		
For our non-affiliates to market to you	No	We Don't Share		

WHAT WE DO

How does RLSCCU protect my personal information?

How does RLSCCU collect my personal information?

Why can't I limit all sharing?

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

We collect your personal information, for example, when you:

 Provide account information Open an account or apply for a loan

. Use your credit or debit card or apply for financing

Federal law gives you the right to limit only:

sharing for affiliates' everyday business ourgoses, information about your creditworthiness

· affiliates from using your information to market to you

· sharing for non-affiliates to market to you

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

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

To LIMIT OUR SHARING: Call 816-356-0791, our menu will prompt you through your choice(s) or visit us online: www.rlsccu.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.rlsccu.org

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

## Get paid to learn financial literacy.

Zogo's mission is to make learning fun and provide financial knowledge to all. Get paid to learn now, sponsored by:







#### Enter access code







### IMPORTANT INFORMATION

### Our website has been upgraded — now faster and easier to use!

Main Phone: 816-356-0791 Pal24: 816-356-9816 Web Site: www.rlsccu.org

Ravtown Office: 10021 East 66th Terr Raytown, MO 64133 Fax: 816-356-1452

**Lobby Hours** Mon, Tues, Thurs:

**Drive-Thru Hours** 

Fri:

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

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

7:00 a.m. - 12:00 p.m

9:00 a.m. = 5:00 p.m.

9:00 a.m. = 5:30 p.m.

**Lobby Hours:** Mon. Tues. Thurs:

Fax: 816-554-1074

Lee's Summit Office: 504 SW 3rd St Ste A

Lee's Summit, MO 64063

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

**Drive-Thru Hours** 

Mon, Tues, Thurs: 9:00 a.m. - 5:00 p.m. Fri: 9:00 a.m. - 5:30 p.m. 9:00 a.m. - 12:00 p.m

Lobbies are closed Wednesday and Saturday - Call 816 356 0791 for Apppointment Those Days





### 2024 Holiday Schedule

Offices & drive-thrus will be closed on these days.

Mon, January 15 Mon, February 19 Martin Luther King ir. Day Presidents' Day

**Financial Data** Assets **Total Shares** 

\$ 61,915,277.08 \$ 57,140,384.23 \$ 37,949,623.06

**Total Loans** Capital Reserves Number of Members

4,628,576.08

November 2023

**Call the Credit Union for Share and Loan Rates** 

