



Credit Union Chronicle

The Official Newsletter for Red River Credit Union Members



KNOW YOUR FUTURE

Take Advantage of Your Free Credit Report

Each of the three nationwide credit reporting agencies – Equifax, Experian and TransUnion – will provide you with a free copy of your credit report, at your request, once every 12 months. This report will not include your credit score.

Getting the Reports

The three credit bureaus have established one central website, telephone number and mailing address to use for ordering your report.

- Web:** www.annualcreditreport.com
- Telephone:** 1-877-322-8228
- Mail:** Annual Credit Report Request Service
P.O. Box 105281 • Atlanta, GA 30348-5281

You can get a free report from each of the three bureaus once every 12 months. You may get them all at once, or stagger your requests. If you request the report online, you should be able to view it immediately. Requests via telephone or mail will take approximately 15 days.

The Annual Credit Report Request Service is the only authorized source for your free annual credit report from the three major bureaus. Neither the Annual Credit Report Request Service nor the bureaus will send emails requesting your personal information. If you get an email or see a pop-up ad that claims to be affiliated with the Annual Credit Report Request Service or www.annualcreditreport.com, do not reply or click on any link in the message – **IT'S MOST LIKELY A SCAM.**

RRCU Has Money to Lend

A lot of things have changed lately, but one thing hasn't: Red River Credit Union is still lending money for vehicles, homes, ATVs and much more. We have the money you need for the life you lead. If you need extra cash, see us for fast, personal service. We strive to meet the borrowing needs of our members - many who are your friends, coworkers and neighbors. Due to our competitive rates, you may be able to save a substantial amount over the life of your loan.

LOANS FOR ANY PURPOSE

- Auto
- Home Improvements
- ATVs
- Travel Trailers
- Vacations
- Boats
- RVs
- Credit Cards
- and more!

We are experts at helping you get more for your money. Whether you're buying new or refinancing, Red River Credit Union is here to help.

Getting approval for your loan has never been easier. Simply stop by your nearest branch, visit our website at www.rrfcu.com or give us a call at 903-735-3000. You'll quickly receive an answer to your loan request.





The credit union idea arose centuries ago as people worked together without thought of profit to avoid high-priced loans by lending to one another.

During hard times in the 1850s, German citizens removed small savings from under mattresses and made reasonably priced loans to one another, forming the original credit unions. In the 1920s, Edward Filene took cooperative finance to the next level in Boston.

On January 17, 1927, the Credit Union League of Massachusetts celebrated the first official credit union holiday. During this time, the credit union movement was new and spreading. People involved only began to recognize the celebration's significance and were unable to devote the time required for sufficient planning. Credit Union Day quietly faded away.

The U.S. Credit Union National Association (CUNA) and CUNA Mutual Insurance Society initiated a new national Credit Union Day celebration in 1948. The third Thursday of October was set aside as the national day of observance. This occasion brought members together to promote the credit union philosophy nationally and reflect upon credit union achievements and history.

The World Council of Credit Unions (WOCCU), established in 1971, assists credit union movements and supports their development around the world. WOCCU observed the first International Credit Union (ICU) Day more than 30 years ago, and continues to endorse global celebrations. The credit union movement has grown to 196 million members in 100 countries. Celebrate the credit union difference during this year's ICU Day – October 17, 2013.

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Board of Directors Nominations

RRCU is accepting nominations for three positions on the Board of Directors. Directors serve on a volunteer basis for 3-year terms.

The nominating committee will consider the following qualifications from any prospective nominee:

- Credit Union Member Awareness
- Time Commitment
- Ethics
- Objectivity
- Communication Skills
- Credit History
- Background Experience

Interested persons may pick up an application at any credit union office. To be considered, a completed application must be postmarked no later than November 30, 2013 to:

Nominating Committee
PO Box 5909
Texarkana, TX
75505-5909

For additional information, please contact any of the following people: Sammie Murdock, Jessie Sams or Robert Sheppard at 903-735-3186.

IMPORTANT NOTICE:

CliftonLarsonAllen, LLP, our external auditors, will be conducting a verification of member accounts and loans as of 9/30/13. If you receive correspondence from CliftonLarsonAllen, please respond promptly as directed.

SHOP SMART ON BLACK FRIDAY

PLATINUM CREDIT CARDS

Introductory rate of

4.9% APR*

Choice of VISA or MasterCard

No Annual Fee | Great Introductory Rate

APPLY ONLINE OR IN PERSON

*4.9% introductory rate for the first six months, with approved credit. After that, the APR will be 4.9% to 17.9%, based on credit score, and will vary with the market based on the Prime Rate Index. If payment is late once or otherwise in default during the 6-month introductory-rate period, the 4.9% introductory rate will adjust to the variable rate of 4.9% - 17.9% based on credit score, and will vary with the market based on the Prime Rate Index. Rates are subject to change without notice. APR=Annual Percentage Rate.



SAVE TIME WITH ONLINE BILL PAY

Paying bills no longer means writing out a check, buying stamps, or waiting for the mail carrier. Today, you can pay all your bills with the click of your mouse—or a tap on your smartphone.

It's easy to pay your bills through RRCU Online Billpay. With our Bill Pay service, you can set up and pay your bills in seconds, instead of hours or days. You can also receive e-bills, so you can see everything you owe in one place. Whether you're paying a utility bill, your mortgage, your car loan or a magazine subscription, you can do it all online, anytime, with the RRCU Online Billpay.

Learn more about Bill Payment by viewing our online demo of how Bill Pay works by logging into Online Banking at www.rrfcu.com. Just click on "Pay Bills" to get started today.

REMINDERS

- It will be show time soon! Don't miss Red River Credit Union at the Texarkana Home Builder Association's 2013 Home and Garden Show on October 5th and 6th at the new Arkansas Convention Center. Stop by and visit with Credit Union employees and enter for a chance to win a prize.
- Effective October 14, 2013, the credit union will no longer offer International Western Union wire transfers. Effective October 28, 2013 the International Bank-to-Bank Wire Transfer fee will increase to \$100.

RRCU's Nashville Branch supports Scrapper Football



FACTS

WHAT DOES RED RIVER EMPLOYEES FEDERAL CREDIT UNION (RREFCU) & RED RIVER MEMBERS SERVICE GROUP, LLC (RRMSG, LLC) 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?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> ■ Social Security number and account balances ■ payment history and transaction history ■ credit history and credit scores <p>When you are <i>no longer</i> our member, we continue to share your information as described in this notice.</p>
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reason financial companies can share their customers' personal information; the reasons RREFCU & RRMSG, LLC chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does RREFCU & RRMSG, LLC share?	Can you limit this sharing?
For our everyday business purposes — such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	YES	NO
For our marketing purposes — to offer our products and services to you	YES	NO
For joint marketing with other financial companies	YES	NO
For our affiliates' everyday business purposes — information about your transactions and experiences	YES	NO
For our affiliates' everyday business purposes — information about your creditworthiness	NO	WE DON'T SHARE
For nonaffiliates to market to you	NO	WE DON'T SHARE

Questions?	Call 903-735-3000 or go to www.rrfcu.com
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Who we are	
Who is providing this notice?	Red River Employees Federal Credit Union (RREFCU) & Red River Member Service Group, LLC (RRMSG, LLC)

What we do	
How does RREFCU & RRMSG, LLC protect my personal information	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.
How does RREFCU & RRMSG, LLC collect my personal information	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ■ open an account or apply for a loan ■ deposit money or pay your bills ■ use your credit or debit card <p>We also collect your personal information for others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> ■ sharing for affiliates' everyday business purposes — information about your creditworthiness ■ affiliates from using your information to market to you ■ sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>

Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies</p> <ul style="list-style-type: none"> ■ <i>Our affiliate is Red River Member Service Group, LLC.</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies</p> <ul style="list-style-type: none"> ■ <i>Nonaffiliates we share with include insurance companies, mortgage services, data processors, check printers, and plastic card processors.</i>
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ■ <i>Our joint marketing partners are insurance and investment companies, and Progeny Innovations, Inc. (Affinion Group).</i>

Other important information



Cyber Crime Prevention

Have you been a victim of a cyber crime? You are not alone. Seventy-three percent of Americans report being a victim of a cyber crime. Here are some basic tips to protect your information.

PASSWORDS

The majority (75%) of people use the same password for their accounts. The most common passwords are password, abc123 and 123456. Other common passwords include qwerty, 111111, welcome and password1.

The more letters, numbers and symbols used in a password, the harder it is for a hacker to guess.

The time it takes for a hacker's computer to randomly guess:

- Six letter password with lowercase letters only: **10 minutes to crack**
- Seven digit password with upper and lowercase letters: **3 years to crack**
- Eight digit password with upper and lower case letters, symbols and numbers: **463 years to crack**

SCAMS

Phishing scams (using text messages or email) are on the rise. A person receives an email that looks like it's from a financial institution or government agency, asking the person to click a link or call a certain number. Financial institutions and government agencies won't send messages like this. The scammer is trying to obtain personal or financial information.

If you receive a suspicious email or text:

- Do not give out personal information through email or text messages
- Delete it
- Contact RRCU

GREAT FALL AUTO LOAN RATES

RATES
as low as
2.49% APR*
up to 72 months

*With approved credit. APR=Annual Percentage Rate. Rate and term are based on credit score, loan amount and year model. Rates subject to change.

GIVE YOUR CREDIT SCORE A BOOST

Raising your credit score can take some time. However, there are some things you can do that may give your score a quick boost.

CHECK YOUR CREDIT REPORT

It's a good idea to check your credit report annually. It's a good way to make sure you haven't been a victim of identity theft. It may also give you a better idea of what you need to specifically work on to raise your credit score. Most versions of reports point out what items are particularly detrimental to the person's score which is also helpful in figuring out how to raise your score.

PAY DOWN CREDIT CARD DEBT

One of the best ways to give your credit score a quick boost is to pay down any existing credit card debt. This can have an immediate and positive impact on your credit utilization ratio, which essentially involves how much credit you are using versus how much is actually available to you.

Keep in mind, the move will only work if you pay down the debt then refrain from running up a big balance on the card. Issuers report current balances along with your payment status on a monthly basis so it won't take long for these new charges to catch up to you.

MAKE YOUR PAYMENTS ON TIME

Begin to undo the damage by getting current on your payments and re-committing yourself to making all future ones on time. To avoid unconsciously missing a due date, enroll in our online bill pay. For more information, visit www.rrfcu.com.

<http://finance.yahoo.com/news/3-ways-boost-credit-score-100053556.html>



JASON WILBURN

RRCU Student Services Coordinator

Jason works in local high schools teaching students about money management techniques that will serve them in adulthood. Contact Jason at 903-735-3000 or email Jason at jwilburn@rrfcu.com



RRCU Welcomes Chris Owen

Chris Owen is the new Branch Manager at our University Avenue Branch in Texarkana, Texas. He brings with him over 6 years of experience in the financial industry. Chris was born and raised in Texarkana and grew up on the Arkansas side of State Line. He currently resides with his wife Lora in Texarkana, Arkansas and is a die-hard Razorback fan. Chris enjoys participating in community events and getting involved when and where he can. In his spare time, Chris can be found tinkering with cars and electronics. He loves helping others and is excited about the opportunity to join Red River Credit Union. We are very proud to have Chris as the newest member of the RRCU family. Stop by our University branch and see Chris about all your loan needs.

IT PAYS TO BE A MEMBER!

Recently, 10 lucky winners found out why it pays to be a member of Red River Credit Union. Congratulations to Sharon Anderson, Mark Brady, Jimmy Bush, Joe Draper, Gary Hilton, Sandy Mahon, Dottie Moore, Thomas Rosenbaum, Leslie Stevenson and John Willoughby!

Each of our winners participated in RRCU's Purchase/Refinance and Win promotion which ran during the months of April, May and June. Each winner won \$500. If you see one of our lucky winners, ask them if it pays to be a member. Congratulations to all our winners!

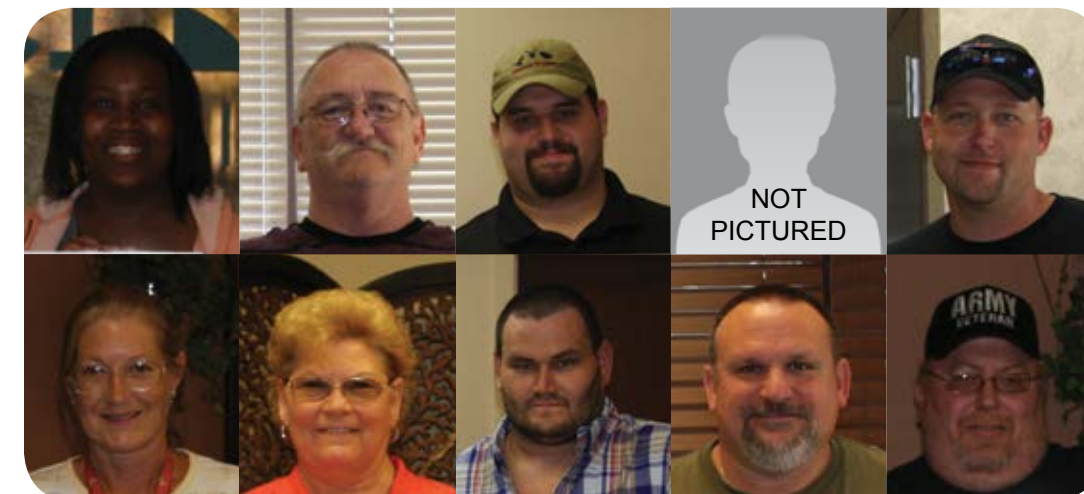


TOP ROW (L-R)

Sharon Anderson, Mark Brady, Jimmy Bush, Joe Draper and Gary Hilton

BOTTOM ROW (L-R)

Sandy Mahon, Dottie Moore, Thomas Rosenbaum, Leslie Stevenson and John Willoughby



MEET ANDREA CHEWNING

Vice President of Member Growth and Development



Andrea has been with Red River Credit Union for 35 years and has worked in numerous departments throughout her tenure with the Credit Union. She is now in the role of Member Advocate.

Andrea welcomes new members with a written letter in which she explains how to contact the Credit Union online or by phone and how to keep member contact information up to date. In addition, she responds to member questions through our online services, phone

center and written correspondence. Andrea is the person within Red River Credit Union who can resolve member's issues or at a minimum, lead them in the right direction to a resolution. So remember, when you call or send a question via online, Andrea will be there to help.

Visit Andrea at www.rrfcu.com and click on the About Us tab, scroll down to the Contact Us tab and send us your questions. Red River Credit Union, We EXIST to serve you.

**GET A LITTLE
EXTRA CREDIT
THIS SEMESTER**

Find out about our
CollegeCard at
www.rrfcu.com



BRANCHES AND ATMs

CENTRAL MALL

303 Central Mall
Texarkana, TX

EXPRESS TEXAS BLVD

4401 Texas Boulevard
Texarkana, TX

EXPRESS WALTON DR

402 Walton Drive
Texarkana, TX

HIGHWAY 59

4400 South Lake Drive
Texarkana, TX

LATINO BRANCH

2106 New Boston Road
Texarkana, TX
Adjacent to Vero's Latino Store
** No Onsite ATM*

RICHMOND RD

3501 Richmond Road
Texarkana, TX

SUMMERHILL RD

4405 Summerhill Road
Texarkana, TX

TRINITY BLVD

2345 Trinity Boulevard
Texarkana, AR

UNIVERSITY AVE

2700 B University Avenue
Texarkana, TX

WAKE VILLAGE

4714 West 7th Street
Texarkana, TX

RED RIVER ARMY DEPOT

Building #331
DLA Building #499 &
Building #345

RED RIVER COMMERCE PARK

106 Texas Avenue
** No Onsite ATM*

ATLANTA, TX

105 Loop 59

CLARKSVILLE, TX

1501 West Main Street

NEW BOSTON, TX

308 E. Hoskins Street

HOPE, AR

1513 Walmart Drive

NASHVILLE, AR

202 West Bishop Street

HOLIDAY CLOSINGS

October 14 - Columbus Day

November 11 - Veterans Day

November 28 - Thanksgiving Day

December 25 - Christmas Day

January 1 - New Years Day

Central Mall and Express
Branch locations are open
regular business hours on
Columbus and Veterans Day.

Central Mall:
10:00 am - 8:00 pm
Express Branches:
8:00 am - 8:00 pm

OFF SITE ATMs

TEXARKANA, AR

3907 Jefferson Avenue
730 East Street

TEXARKANA, TX

2424 New Boston Road
2600 St. Michael Drive - *Christus
St. Michael Hospital Lobby*

515 West 12th Street - *Inside
HealthSouth Rehabilitation Hospital*

1000 West Pine Street - *Wadley
Regional Medical Center, 1st Floor*

DEKALB, TX

103 North Johnson Street

HOOKS, TX

101 Wilder Drive

REDWATER, TX

120 Redwater Boulevard - *In front
of Redwater City Hall*

BOARD OF DIRECTORS

Fred Milton, Chairman
Steve Conner, Vice-Chairman
Jessie Sarns, Secretary/Treasurer
Robert (Bobby) Ables
Quincy Evans
Alvin Jackson
Hubbard McDuffie
Sammie Murdock
Robert Sheppard

SENIOR MANAGEMENT

Robert N. Buck, President
Doug Norton, Sr. Vice-Pres.
Sharon Pace, Sr. Vice-Pres.
John Stephens, Sr. Vice-Pres.

RO\$EY 24-HOUR AUDIO-RESPONSE TELLER
903-793-3400 or 800-833-1528



Federally
Insured
NCUA