



"DIVIDEND PLUS" PROGRAM APPROVED

Reynolds Carolina Credit Union's board of directors has adopted a new dividend payment program named "Dividend Plus". The program is designed to encourage members to provide for their financial security by accumulating the highest possible balance in their RCCU share account.

Effective January 1, 1979, RCCU members whose individual account balances exceed \$5,000 will automatically participate in RCCU's "Dividend Plus" payment plan. "Dividend Plus" accounts will earn the regular dividend (based on an annual rate of 6½ percent) on the entire account balance **plus** a bonus rate on all shares on deposit in excess of \$5,000. The "Dividend Plus" bonus for the first quarter of 1979 has been set at an annual rate of 1½ percent.

Therefore, as an example, an RCCU member whose account

RCCU ADOPTS NEW

LOGO!

Reynolds Carolina Credit Union's board of directors took action at a recent meeting to adopt a new corporate identity symbol for RCCU. The new symbol, shown here, is the result of an extensive image study and the best efforts of expert graphic communications professionals.



The shape of RCCU's new logo with its three part symmetry was carefully designed to depict the harmonious interaction of the three major elements which have contributed to Reynolds Carolina Credit Union's success. Those elements are:

- * the **RJR Corporations** which sponsor Reynolds Carolina Credit Union are an integral part of the success and growth of RCCU;

- * the **RJR Employees** that become credit union members directly contribute to the progress of RCCU; and,

- * **Reynolds Carolina Credit Union** as a corporation owned by and operated for its members is an asset to the sponsor corporations by providing services which directly benefit their employees.

In addition to the symbolism described above, which relates directly to RCCU, the three part form of the new logo reflects the basic philosophy of the credit union industry of which RCCU is a part. The credit union industry's operating philosophy is capsulized in its three part motto which is "not for charity, not for profit, but for service".

This publication, RCCU's stationery, business cards and several forms have been redesigned to utilize the new logo. The symbol will eventually be displayed on the outside of RCCU's...