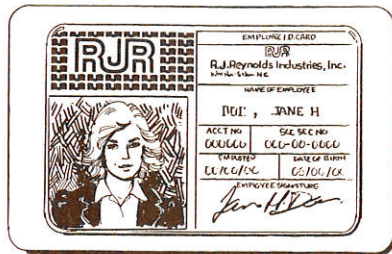




IDENTIFICATION CARDS ARE FOR YOUR PROTECTION



RCCU requires account owners to present proper identification when transacting credit union business. We realize this is inconvenient at times, but necessary for your protection.

Requiring proper identification

A New Option for Account Ownership "REVOCABLE TRUST AGREEMENTS"

As a RCCU member you can now establish a "Revocable Trust Agreement" which allows you to designate a person(s) as beneficiary of your share savings account. A Revocable Trust Agreement permits the beneficiary to receive the account balance upon your death. With a Revocable Trust Agreement your beneficiary is not permitted to withdraw funds from your account or receive information concerning your account during

Retirement Column:



DIRECT DEPOSIT...