

members' services. In the coming months, RCFCU will implement a checking program, which was approved by RCFCU's Board of Directors in December, 1993. The checking program designed by RCFCU should enable our credit union members to save money on checking. As RCFCU continues to fulfill its mission, we will deliver in a friendly and helpful manner, a quality competitive checking service designed to meet our members' needs.

As in the past, Reynolds Carolina Federal Credit Union's future success will continue to be based on conservative, sound business practices.

Protection of savings deposits is of extreme importance to RCFCU. Savings are insured for up to \$100,000 by the National Credit Union Administration (NCUA), an agency of the United States Government.

To ensure financial soundness and regulatory compliance, RCFCU is examined annually by federal auditors and by an independent accounting firm, Deloitte & Touche.

All of the diligent efforts that went into making 1993 such a successful year would not have been possible without the full support of our Board of Directors and the hard work of the RCFCU staff.

We would also like to thank you, our members, for using our services and for your feedback and suggestions. Member input is crucial for improving the products and services we offer, as well as for the overall quality of our service delivery. Our promise to you is to continue our search for new and better ways to serve you, the membership.

Respectfully submitted for the Board of Directors,

*Ann A. Johnston*

Ann A. Johnston  
Chairman

*C. Melvin Hughes*

C. Melvin Hughes  
President



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# Reynolds Carolina Federal Credit Union

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# Great News!

# Checking is here!

## We've heard your requests - and we've responded!

RCFCU is proud to offer its members the convenience and cost-effectiveness of a *Checking Account Program*. Whether you have already established a financial foundation or you're just getting started, RCFCU has a Checking Account that's right for you.

Convenience, value and flexibility are built into each RCFCU Checking Account in order for each member to select the checking service that best fits his/her individual need. And, regardless of the account you choose, you'll enjoy a variety of benefits such as:

- 24-hour banking at RCFCU ATMs and outside ATMs in the HONOR®, PLUS®, and Visa® networks. You also have access in these networks: ALERT®, ATH®, MAC®, Magic Line®, NYCE®, PULSE®, Shazam®, STAR SYSTEM®, TYME®, and Yankee 24®.
- MIA 24, Member Information Access, RCFCU's new computerized voice system (see page 3 for full details)

- Visa® Check Card (see page 3 for full details)
- Convenience of duplicate checks
- Direct deposit of payroll checks, social security or other recurring payments
- Automatic drafts
- Full-service Out-of-Town Dept. for members who are unable to visit an RCFCU branch

Listed in the chart below are the features of RCFCU's two checking account options (Basic and Premium) and features of other checking account packages available in the Winston-Salem, North Carolina and East Hanover, New Jersey areas. Please take a moment to compare the features, requirements, and cost of your current checking account with RCFCU's Checking Accounts.

Once you've compared (in the chart below), it's easy to see that RCFCU has one of the best checking account programs around!

## Compare RCFCU's New Checking Account Program, And We're Convinced You'll Switch!

	RCFCU PREMIUM CHECKING	LARGE LOCAL (NC) BANK PREMIUM CHECKING	LARGE EAST COAST (NJ) BANK PREMIUM CHECKING	YOUR BANK PREMIUM CHECKING
<b>Features</b>	Dividend-Earning Free Checks	Interest-Earning Free Checks	Interest-Earning Free Checks	
<b>Options to Avoid Service Charges</b>	Direct Deposit <u>or</u> RCFCU Visa Credit Card <u>or</u> Min Bal Checking \$500	Min Bal Savings \$2,500 or Min Bal Investments \$10,000 or Min Bal CDs \$10,000 or Min Credit/Equity \$15,000	Av Bal Deposits \$4,000	
<b>Service Charges:</b> Monthly Maintenance Fee Per Check Financial Institution's ATM Withdrawal	\$5.00 None	\$15.00 \$ 0.35	\$10.00 None	

