

NOTES BEARING INTEREST

HOLIDAY CLOSINGS

The Winston-Salem RCFCU offices will be closed for the upcoming holidays: *May 26 & July 4, 1997*

The East Hanover and Parsippany RCFCU offices will be closed: *May 26 & July 4, 1997*

WELCOME

RCFCU welcomes the employees and family members of our newest employee group:

Kroehler Furniture Manufacturing Company, Inc., Conover, NC

Kroehler was accepted as a Select Employee Group of RCFCU on October 15, 1996.

1996 ANNUAL REPORTS NOW AVAILABLE

RCFCU's 1996 Annual Reports are now available upon request at any RCFCU branch office. Stop by the most convenient office to you — or give us a call, and we'll drop one in the mail to you.

COMING SOON! NEW AREA CODE FOR OUR NEW JERSEY BRANCHES

Effective June 1, 1997, our New Jersey branch offices in East Hanover and Parsippany will have a new (973) area code. From June 1st until December 6th, both the new (973) and the old (201) area codes will work. So you will have plenty of time to get used to the change. Remember - this new area code doesn't take effect until June 1, 1997.

UNSECURED LOAN LIMIT INCREASED TO \$35,000

RCFCU has increased the limit on its unsecured Line of Credit loan from \$25,000 to \$35,000. If you would like further information about this credit increase, please stop by any branch office or call us.

DON'T FORGET YOUR IRA!

The deadline for Individual Retirement Account contributions for 1996 is **April 15, 1997**. IRA contribution funds must be received on or before April 15 in order to qualify as 1996 contributions. Postmarks of April 15 *cannot* be accepted.

REMEMBER:

NADA PRICE GUIDE AVAILABLE ON DIRECTAPP 24®

You can receive NADA pricing information about used vehicles by calling DirectApp 24, our telephone loan information/application service. Up to 3 quotes are available per call.

And you can also call DirectApp 24 to apply for most RCFCU loans right over the telephone. This is another free member service and is available 24 hours a day.

You must be a member for approximately 30 days before you can access DirectApp 24.

DirectApp 24

(910) 741-1677 • (800) 888-7699

BLUE RIBBON FOR Kids™

During April, RCFCU will again be selling blue ribbons to symbolize the commitment to keep North Carolina children safe from child abuse and neglect. The Blue Ribbon for Kids campaign is in its tenth year and will unite North Carolina credit unions in this effort to prevent child abuse. The 1997 goal is to distribute over half a million blue ribbons.

Please stop by any North Carolina branch office and purchase your blue ribbon for only \$1. All proceeds will go to Prevent Child Abuse North Carolina.

JEAN HILL RETIRES

Jean Hill, RCFCU's *first* employee, recently retired after 30 years of credit union service. In 1967, Jean began her RCFCU career with George Cook, then Director of Employee Benefits, in a one-office location in the Reynolds building. During her 30 years with the credit union, most recently as RCFCU's Plaza Branch Manager, she worked with thousands of members and helped them fulfill their financial needs. Jean's dedication



to credit union members and compassion for people has been an asset to RCFCU.

Jean was honored by her co-workers for her years of service with a dinner held at a nearby restaurant. Later, she was honored with a reception at the Plaza branch, where members stopped by to wish her well and to sign a memory book.

We wish Jean well and thank her for her many years as a member of the RCFCU staff!