



# Money Matters

## EZCardInfo Users can GO GREEN

Paperless statements are now available at no cost to our VISA® credit card holders using EZ Card Info. If you wish to enroll, log in to your account, go to “Statements” on the left side menu and choose “Delivery Options.” Simply choose “Paperless” and click “I Agree.” By choosing paperless statements, you will be able to view your statement anytime, anywhere; receive your statement faster and have the capability to search and sort transactions with the interactive statement viewer; reduce your risk of mail fraud and identity theft; and even set up alerts to remind you when your payment is due. Sign up today to experience the convenience of online statements and protect your planet—it’s fast, it’s easy and it’s secure.

## OnLine Ease! By Jim Yoghourtjian, President

The convenience of direct deposit and automatic payments can't be beat. Deposits are safely made and bills paid with little or no effort on your part. This does not, however, relieve you of your responsibility to manage your account. If you give someone authority to make a withdrawal from your account, you need to make sure there are enough funds on deposit to cover that withdrawal. We get calls from members complaining that XYZ Company took money out of their account Tuesday when they weren't supposed to until Thursday. Unfortunately, we have no control over that. Once you give them authority to do so you need to have the money deposited to your account and deducted from your check register.

When you sign up for direct deposit with your employer you not only save them time and money but you make your deposits safer. You no longer have to wait for a paper check to be delivered, bring it to the credit union, deposit it and get your cash back—it's just here on payday. With an ATM or Debit Card you have access to your money 24/7. You might say, “Yes, but the ATMs charge a fee.” Yes, some do. At more than \$4.00 per gallon for gasoline, you are probably costing yourself more by having to drive to the credit union lobby. On the other hand, you probably drive past 10 to 15 ATM machines daily that don't take you out of your way.

When it comes to automatic bill pay, what can be easier? There are no checks to write and mail,

no worrying about getting it in on time and it's perfectly safe. Every time you drop a check in the mail you are giving your credit union routing number and account number to anyone who opens that envelope. There are safeguards in place to protect your information when setting up automatic withdrawals.

Think of adding E-statements to your account. For those who have computers it is a great convenience. You save us time and money and you have access to your statement the 1st day of the month.

Consider using automated services. It's free, easy and safe. Stop in and let us help you get started!

## Sizzlin' Summer Loan Rates

In the market for a brand new vehicle, or maybe just a “new to you” vehicle, maybe a new boat or camper for summertime fun? No matter what you're looking to buy, you need to check out our great rates. Visit us online at [www.rmecu.org](http://www.rmecu.org), and while there, apply directly online for that new loan. If you don't have access to the internet, visit the lobby—all rates are posted on our rate TV. Or, just give us a call and we'd be happy to share them with you over the phone.

Whatever your loan needs might be, we can help with signature loans, share pledged loans, single pay notes, even a credit card. Please make sure you see us first for all your loan needs!



## Here to Serve You

### STAFF MEMBERS

**Jim Yoghourtjian**  
President

**Penelope Schatzman**  
Member Services/Head Teller

**Deb Johnson**  
Loan Officer/Member Services

**Nicole Christensen**  
Accounting Manager  
Compliance Officer

**Melissa Conley**  
Teller  
Marketing Coordinator

**Kathy Rovik**  
Teller

### BOARD MEMBERS

**Charles Ricchio**  
Chairman

**Alan Wheeler**  
Vice Chairman

**Michelle Turgeon**  
Secretary

**Terry Maier**  
Treasurer

**Robert Bagley**  
Director

**Carolyn Moskonas**  
Director

**Scott Sharp**  
Director

### CREDIT COMMITTEE

**Ronald Christensen**  
**Brian Hlavka**  
**Richard Mielcarek**

### HOURS

Lobby:  
Monday-Wednesday: 9am-5pm  
Thursday-Friday: 9am-5:30pm

Drive Thru:  
Monday-Wednesday: 9am-5pm  
Thursday-Friday: 9am-5:30pm  
Saturday: 9am-12:30pm

### RACINE MUNICIPAL EMPLOYEES CREDIT UNION

1907 Lathrop Ave.  
Racine, WI 53405

Phone: 262-637-7274  
Fax: 262-637-0491

E-mail: jim@rmecu.org  
Website: www.rmecu.org



Your savings federally insured to at least \$100,000  
and backed by the full faith and credit of the United States Government

# NCUA

National Credit Union Administration, a U.S. Government Agency

## Important Changes to your Checking Accounts

When you make a deposit to your account by check, in some cases, the funds that you deposit by check may not be available to you on the first business day after the day of your deposit. Depending on the type of check that you deposit, funds may not be available until the second business day after the day of your deposit. Effective July 21, 2011, the first \$200 of your deposits, however, may be available on the first business day.

## Real Estate Taxes Due July 31st

The final installment of Real Estate Taxes is due July 31, 2011. Whether you paid before the end of 2010, by January 31, 2011, or by installments, please forward a copy of the paid tax receipt to the credit union. Paying your real estate taxes is a condition of your mortgage loan agreement and we are required by the State of Wisconsin to have paid tax information in your mortgage loan file.

If you do not pay your taxes, you are in default on your mortgage and putting your home at risk of foreclosure. If you would like our help saving for your taxes, please give us a call. We have different options that can assist you in saving for your real estate taxes

## Go Green!

Help us save paper and the environment by signing up for E-statements. When you do, you will receive a Racine Municipal Employees Credit Union cloth shopping bag to bring your groceries home in.

If you are currently online with us, just go to E-Statement sign up and register for E-statements.

If you aren't currently online with us and want to be, stop in or call us and we can set you up.

### Important Dates to Remember:

**Independence Day Holiday:** Monday, July 4

**Deadline for Youth Drawing:** Friday, July 22

**Labor Day Holiday:** September 3-5

## Kids Corner

### Thanks for Your Hard Work!

We want to reward you for all your hard work during the school year! Bring in your report cards and for every "A" or "H" you received you will be entered into a drawing to win a ticket to the park of your choice—Great America, Mt. Olympus, or Noah's Ark!

### Hey Parents!

There are still many kids who do not have accounts with us! If your child is not yet a member, come in to open an account and they will receive a treasure chest bank plus an additional entry in the drawing! Each time a deposit is made to their account they will receive an item from the treasure chest and throughout the year they will be able to take part in special drawings and activities available only to our "Keeps For Kids Members."

Drawing is open through July 22!

### Teens—We Need Your Help!

For new and current account holders between the ages of 13 & 17, we still need a name or theme for your savings program. Please submit your idea by July 30th and the winning entry will receive an i-tunes gift card!

