

CURRENTS

2nd Quarter 2009

Visa Credit Cards Now Available

Going on vacation? Ready to get those school clothes and supplies? Hate carrying a lot of cash in your wallet? Apply for a VISA credit card from River Town Federal Credit Union and get a low rate and no hidden fees or service charges.

When you use your credit card, you'll enjoy:

- No annual fee
- No hidden charges
- A great annual percentage rate
- Generous credit line
- 25-day grace period on purchases
- Low minimum payment
- Convenience of cash advances through ATMs worldwide
- Emergency card replacement

Stop in today for an application and get ready to discover the convenience and affordability of a VISA credit card.



Annual Meeting Report

The River Town Federal Credit Union Annual Meeting was held on Tuesday, April 21, 2009 in the Shuffield Education Center at Sparks Medical Center. It was a great meeting and those members in attendance were presented with a \$10 roll of 2008 fifty-cent pieces commemorating the credit union's 50th anniversary. Chairperson of the Board of Directors, Janie Johnston, introduced all the Members of the Board and Supervisory Committee and thanked them for their hard work. She reported that the credit union had a good and successful year and stated that the credit union received a very high rating from the National Credit Union Administration (NCUA). Credit Union President, Suzie Humphries thanked Janie and the rest of the Board for all their hard work, welcomed and thanked everyone for coming, and introduced the rest of the credit union staff in attendance. Suzie reported that the credit union was solid, sound, and didn't need a bail-out like so many other financial institutions.

International Credit Union Day Join the Fun and meet your Credit Union staff

YOUR
MONEY YOUR
CHOICE



YOUR CREDIT UNION™

International Credit Union Day is Thursday, October 15, 2009, and we're having a party just for you. Stop by the credit union anytime between 10am and 4pm where we'll have hamburgers, hotdogs and soda to feed you, a magician to entertain you, a chair massage to relax you, adoptable animals to cuddle with

you, and more. We'll also be collecting non-perishable foods to help fill the local food banks. So make sure you stop by and visit with us. If you would like to set a table to hand out information about your business, we'd love to have you – just call Monica at 784-5658. IT'S GOING TO BE A GREAT DAY!!!!



We're Back!!!

River Town Federal Credit Union's ATM has finally arrived!!

The new ATM has been installed and is ready for you at Sparks Medical Center... You can find it in the basement by the cafeteria and vending area.

Privacy Notice Disclosure

River Town Federal Credit Union's Management understands that, as our member, you entrust us with private and confidential information, and it is River Town Management's responsibility to safeguard and protect such information from unauthorized use. We have always valued, and continue to value the privacy and confidentiality of this information.

Protecting the privacy of your personal information and using it in a manner consistent with your expectations is also a high priority. You may visit us on the Web without disclosing who you are or revealing any information about yourself. There are several areas, however, that will collect certain information about you and we want you to know how we handle this information.

If you send an electronic response, River Town collects and stores personally identified information in order to process your e-mail, form or application. This information will not be sold to any third parties.

When visiting a secure site, such as Stream Line Access banking, you will be asked for Personal Identification Numbers (PIN) which will give you access to the Member only section of our web site. Any identifying information gathered will not be sold to third parties.

If you link to another site from any of our pages, you will be leaving our site pages and we are not held responsible for any information that may be gathered at a linked site.

If you have any unresolved errors or problems on any statement of account you have received, please contact us in writing at:

River Town Federal Credit Union
PO Box 305
Fort Smith, AR 72902

Or by e-mail at info@rivertownfcu.org!

Coming Soon - Our New Website!

With school starting just around the corner, many people throw out the old and start fresh... or at least do a little updating. Well, so do we. Coming in August, our website will have a whole new look – more color, more features, and easier to get around. Make sure you take a look and spend some time traveling around the site – poking into all the nooks and crannies. We're really excited about our new design and hope you will be too.



Positive Balance



Positive Balance is an electronic transmission sent worldwide to update our members' accounts twice daily. The credit union remits this transmission every workday morning after all credits and debits are posted to every members' accounts and then again at 5:30pm to update any deposits or withdrawals made to your account throughout the day. This process takes approximately 2 hours to complete each time. If you have any questions, please call us at 479-784-5600.

Holiday Schedule

The credit union will be closed in observance of the following holidays:

Labor Day

Monday, September 7, 2009

Columbus Day

Monday, October 12, 2009

Veteran's Day

Wednesday, November 11, 2009

Thanksgiving Day

Thursday, November 26, 2009

Christmas

Friday, December 25, 2009

New Year's Day

Friday, January 1, 2010

Martin Luther King Jr. Day

Monday, January 18, 2010

President's Day

Monday, February 15, 2010

Memorial Day

Monday, May 31, 2010

Independence Day

observed Monday, July 5, 2010



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P.O. Box 305
Fort Smith, AR 72902

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River Town
Federal Credit Union
CURRENTS

2nd Quarter 2009

1001 South 21st Street
P.O. Box 305
Fort Smith, AR 72902

Audio Response
24 hours a day
7 days a week:
479-784-5656

Phone:
479-784-5600

Toll Free:
1-866-902-5600

Fax:
479-784-5656

Website:
www.rivertownfcu.org

E-mail:
info@rivertownfcu.org

HOURS OF
OPERATION

Drive-thru

Monday thru Friday
7:00am to 5:30pm

Lobby

Monday thru
Wednesday
9:00am to 4:00pm

Thursday and Friday
9:00am to 5:30pm

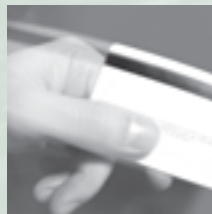


Each Account is insured
up to \$100,000 by the
National Credit Union
Administration, and agency
of the federal government.

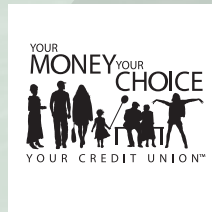


We Do Business in
Accordance With the
Federal Fair Housing
Law and the Equal
Opportunity Act.

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