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 Email: rediform@rediformfcu.com
 Office hours: 8:00a.m. - 4:00p.m.
 Website: www.rediformfcu.com

Christmas Loans!!!

Need that extra Christmas Cash??
 Were doing Christmas Loans again!!! Use the application on the back of this newsletter to apply!! Terms are on the application also.
 We will not accept applications until October 15th so please do not submit them until then.

!!! Special CD Offer !!!

1.00% APR for 18 months or
 1.25% APR for 24 months
 \$1,000 Minimum Deposit

Offer good until
 December 31, 2019

Holiday Office Closings

October 14 - Columbus Day
 November 11 - Veteran's Day
 November 21-22 - Thanksgiving
 December 24 - 1/2 Day
 December 25 - Christmas Day
 December 31 - 1/2 Day

The Credit Union Staff

Tammy R. Reynolds, Manager
 Lynn M. Argy, Administrative Assistant
 Ginny A. Elledge, Loan Officer

Important Information!!



Debit cards are in the processing stage...we are hoping to have it all in place by January 2020. If you currently are using an ATM you will automatically be issued a Debit Card. If you do not have an ATM card you will have to come to the office to apply for a debit card when they are available..

Please be sure that we have the correct address on file. Also if you have not used your ATM in the past year you will have to apply for the debit card.



Would you like to make a difference, come serve on our Board of Directors!
 Do you have someone in mind that you would like to nominate?
 Submit your nomination to the Credit Union by:
 December 1, 2019

Non-Sufficient Fees

Be aware that when you authorize a company to make an automatic withdrawal from your share or checking account you must have the funds in your account. If the funds are not available, Rediform will charge your account a \$25.00 NSF fee. The credit union will return the item. Almost before you are notified of the non-sufficient transaction the company submits the transaction again. If funds are still not available your account will be charged another \$25.00 NSF fee.

Companies will continue to resubmit the withdrawals until they are paid. Please be careful when authorizing ACH transactions. It is very difficult to stop a transaction once you have authorized it.

Common ACH Withdrawals:

- Internet servers
- Checks by phone
- Pay Pal
- Bill paying services

Once you make a decision to use one of these services please verify your account numbers.

Our Routing and Transit number is:
222381730

Your checking account number is found on the bottom on your check. It starts:

12890000
 Be sure to provide the last five digits.

The transaction must be coded as a
Checking Account

If you want to use your savings account, please use your Social Security Number without the dashes.

The transaction must be coded as a
Savings Account.

LOVE MY CREDIT UNION REWARDS

Members have saved nearly \$2 billion with Love My Credit Union Rewards!

Sprint | TurboTax | TruStage

Start saving today at LoveMyCreditUnion.org

Discounted tickets

Regal Cinema Movies - \$9.00

Delta Sonic Super Kiss wash - \$10.00

Darien Lake and Fantasy Island are seasonal

Have other suggestions?

What would you like to see us offer?
 Call the office and let us know!!

