

Quarterly Interest

Your Neighborly Credit Union™

SUMMER 2018

Flags for Fort Snelling - Minnesota Remembers

"We just do not want to fail (our veterans and their families)!" was the concern voiced by Rocky Borchardt, co-founder of Flags for Fort Snelling in August 2017 when RBCU offered to help fully restore the tradition of placing an American Flag on every headstone at Fort Snelling National Cemetery for Memorial Day.

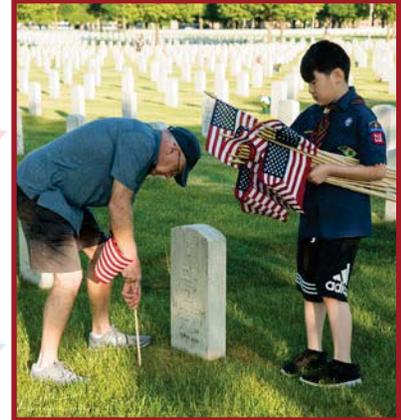
RBCU's response was "Well, we won't fail then!" RBCU and Flags for Fort Snelling set a modest fundraising goal of \$100,000 and began the #Minnesota Remembers journey.



Incredibly, over \$300,000 was raised and 8,000 volunteers placed nearly 200,000 flags at Fort Snelling for Memorial Day. Tradition restored! Pictures really tell the whole story, but RBCU was joined by a lot of great people, businesses and organizations that stepped up and made this happen!

Special RBCU Thank You to:

- Gold Star Families and All Veterans who Served Our Country
- Flags for Fort Snelling
- Vantage Point Marketing
- Mall of America
- KARE 11 TV
- Fort Snelling National Cemetery
- VA Police, Transit Police, Bloomington Police
- TrustVets
- Bloomington/Richfield Sun Current
- Bloomington American Legion for the First Donation of \$2,000
- Buffalo American Legion for Delivering a \$5,000 Donation
- All MN VFW & American Legion Posts who Contributed
- Richfield & Bloomington Fire Departments
- Hennepin County Fire Chiefs Association
- Propel Transportation
- Versatile Vehicles
- Leroy's Auto Center
- Hyatt Regency
- The 3M Championship
- RBCU Members Who Donated
- RBCU Members Who Volunteered
- RBCU Vendors Who Donated
- RBCU Vendors Who Volunteered



President's Message



President

Greg Worthen

Board of Directors

Jim Habeck (Chair)
Tom Rublein (Vice-Chair)
Cori Thompson (Secretary)
Teresa Kruse (Treasurer)
Jim McDonald
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Jason Barnes
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Supervisory Committee

Richard Schugel (Chair)
Joe Meuwissen
Robert Pike

REACHING NEW HEIGHTS

In 2018 RBCU stands for Really Busy Credit Union. We recently completed the lobby remodel at the Richfield Branch, 200 members attended RBCU's 61st Annual Meeting, the new online and mobile banking (including mobile check deposit) platforms launched, (RBCU fielded over 5,000 phone calls in one week in support of that launch) and we temporarily closed the Old Shakopee Branch with the goal of a complete rebuild by January 1st.

We have also recently hired a new Mortgage Loan Officer and a new Financial Advisor, with the goal of offering their services to our members by early summer. RBCU will also soon begin the expansion of the Lyndale Office to help consolidate back office operations to one location. And by the end of July our website refresh will launch offering more streamlined communications with RBCU members.

On top of those initiatives RBCU and its members helped raise over \$300,000 for Flags for Fort Snelling since last August, successfully restoring the tradition of placing a U.S. Flag at all 200,000 veteran headstones at Fort Snelling National Cemetery for Memorial Day. Sometimes it just takes a little credit union will power to get something done. I am so proud of our members, Board of Directors, Supervisory Committee, staff, family members, business partners, community and vendors for rising up to the occasion.

Two areas I would love to receive feedback from RBCU members: 1) RBCU's efforts to enhance member experience both at the branches and via digital channels, how do you like what we have done so far? 2) What does the success of Flags for Fort Snelling mean to you? Please email me at comments@rbcu.org.

Sincerely,
Greg Worthen
President

NEW OLD SHAKOPEE ROAD BRANCH COMING SOON

Our Old Shakopee Road Branch is scheduled to be demolished in late spring and be completely rebuilt and re-open for business by the beginning of 2019.

Below are some renderings of what the new branch will look like:



RBCU News & Notes

NEW ONLINE & MOBILE BANKING

ONLINE BANKING

Online Banking is a safe and easy way to bank from anywhere you can access the Internet. No matter what time of day, RBCU's Online Banking lets you bank when it's most convenient for you, and best of all, it's FREE.

Check your balances, make transfers, pay bills, access your statements, and so much more - all from your computer, tablet or smartphone.

Online Banking Features:

- Customize your homepage
- Check account balances
- Review transaction activity
- View pending direct deposits, debit card transactions, and automated payments
- Transfer funds between accounts, transfer to another RBCU member account, person-to-person, and bank-to-bank
- Schedule future and recurring transfers
- Set up Real Time Alerts (either email or text)
- View, print, and save up to 12 months of your bank statements with eStatements



MOBILE BANKING

With RBCU's Mobile Banking App, you can easily navigate through menu options to transfer funds, view account balances, access account history and locate ATMs and branch locations.

The Mobile Banking App also offers the convenience of Mobile Check Deposit, with the ability to deposit checks using the camera on a smartphone to take a picture of the front and back of a check.

Mobile Banking Features:

- Fingerprint Scan Login
- Bill Pay
- Mobile Check Deposit
- Secure Messaging
- Achieve Goals
- Transfer Money
- Locate Branches & ATMs
- Monitor your Accounts



DEBT PROTECTION NOW AVAILABLE

Designed with you in Mind

More than ever, we all worry about things that might happen tomorrow. RBCU Debt Protection provides an important sense of financial security - knowing your loan will not become a burden to you in times of hardship.

Want to learn more?

Talk to a representative today by calling 612.798.7137 to learn the details about our Debt Protection program.

To keep up with the latest RBCU news and updates, visit rbcu.org.

Community & EVENTS

SHRED DAY 2018

RBCU safely disposed and recycled over 7,000 lbs of private documents for its members while raising 1,053 pounds of nonperishable food and over \$500 in cash donations to VEAP.



Way to go RBCU!



61st ANNUAL MEETING

RBCU would like to thank everyone who attended our 61st Annual Meeting. We hope you all had a great time and appreciate your support!

- John Knapp, former Marine and Deputy Director of Fort Snelling National Cemetery gave a great speech about Fort Snelling National Cemetery's past and tradition. It was a great tribute to veterans with a mix of historical information about Fort Snelling.
- We had a successful silent auction that raised over \$2,500. All money was donated to Flags for Fort Snelling to purchase the 200,000 flags that were placed at each headstone at Fort Snelling National Cemetery over Memorial Day weekend.
- We also recognized our scholarship winners:

Traditional

- Robert Beane
- Emily Dam
- Charlotte DeV Vaughn
- Graham Hawton
- Tate Leverenz
- Anna Schiltz
- Grace Verbrugge
- Zachary Vizecky

Non-Traditional

- Amanda Filreis
- Deborah Rodgers
- Christine Somers
- Anna Ruff



RBCUPromotions

RBCU's RED WHITE & YOU DAYS - AUTO EVENT!

Stop by now through July 31st to take advantage of these great deals:

- Rates as low as 2.59% APR*
- No loan payments for the first 60 days
- No MN Title Transfer Fee - RBCU will cover the cost
- Earn 5000 Bonus Points on your RBCU VISA Card

All when you purchase or refinance your vehicle with RBCU!

Hurry - Offers end July 31st!



Red White & You Auto Event Disclosures:

*Purchase or refinance of a vehicle with RBCU is required. Offer ends 7/31/2018. Credit qualifications apply. Subject to Change. 1.99% introductory APR for 6 months on all purchases and balance transfers (new cardholder's only). After the 6-month introductory period, the following standard rates will apply: Purchases 9.9% APR (Platinum) 12.99% APR (Classic). Application of Payments: Payments made in excess of the minimum payment will generally be applied to balances with higher APRs first before balances with lower ones.

*APR = Annual Percentage Rate. *Bonus Points Earned on purchases only.

**Interest will still accrue during first 60 days. Some restrictions apply. Limited time.

2.59% APR on 2013 vehicles or newer for up to a 63-month term (\$14.32 per \$1,000 borrowed). All rates are subject to change at any time and reflect a .50% discount for automatic payment. Your APR may vary based upon your credit worthiness and collateral. Membership required.

APR = Annual Percentage Rate. Quoted rates reflect the lowest rate



PUT THE "TRIP" IN TRIPLE THE POINTS!

Your RBCU Rewards Credit Card has many valuable features, including merchandise, travel rewards, and more.

Beginning July 1st, RBCU VISA Credit Card holders will receive TRIPLE POINTS when you use your VISA Platinum or Classic Card for Summer Travels and Vacation Plans!¹

Qualifying RBCU VISA Card Holders will also be eligible to skip their July payment!*

Start your journey - summer adventure awaits!

Hurry - offers end August 31st!

Triple 3X VISA Points Promotion Disclosures:

*Credit qualifications apply. Subject to change. Offer valid July 1, 2018 - August 31, 2018. Certain restrictions apply.

¹Triple (3X) ScoreCard Bonus Points will be limited to the following Merchant Category Codes:

- o Airlines - 3000-3298
- o Airlines (not elsewhere classified) - 4511
- o Car Rental Agencies - 3351-3441
- o Car Rental Agencies (not elsewhere classified) - 7512
- o Lodging - 3501-3999
- o Hotels, Motels, Resorts, Central Reservations (not elsewhere classified) - 7011
- o Automated Fuel Dispensers - 5542
- o Service Stations (with and without Ancillary Services) - 5541
- o Sporting/Recreational Camps, Trailer Parks/Campgrounds - 7032 & 7033
- o Theme/Amusement Parks - 7991 & 7998
- o Cruise Lines - 4411

SUMMER SKIP-A-PAY

Would you like to skip a payment on one of your RBCU loans in July?

RBCU members will be happy to hear about our summer Skip a Payment program!

Qualified borrowers will improve their summer cash flow needed for vacation expenses, summer camps or simply paying off other bills.

For more information or to get an application stop in to one of our branches, or visit us online at rbcu.org.



The RBCU Quarterly Interest newsletter is published periodically by RBCU for its members. This newsletter is intended to provide accurate information about credit union services and related financial information, and is not intended to give accounting, legal or professional advice. All sources are believed reliable, however, on non-policy articles, accuracy cannot be guaranteed.



Federally Insured by NCUA

*All offers subject to change.

RBCU Calendar

We're on Facebook



Your neighborly credit union is on Facebook! Visit RBCU's page and see what community causes and events we'll be supporting in the months to come.

MEMBER APPRECIATION MONTH

August is Member Appreciation Month at RBCU – We will be doing something fun each week to celebrate our members – There will be treats, special offers and a lot of prizes. visit rbcu.org each week to learn more!



VEAP BLOCK PARTY

Sunday August 5th from 4 p.m. – 7 p.m.

Be sure to stop at the RBCU Booth at the VEAP Block Party. There will be food, fun and music. If you have any non-perishable food item to donate that would be great!

HERITAGE DAYS

Saturday, September 15th at Nativity of Mary Catholic Church & School

RBCU is once again a proud sponsor. Be sure to check us out in the parade, visit our booth, check out all the food, music and other entertainment!

PENN FEST

Sunday, September 16th on Penn Avenue

RBCU is proud to participate. Members are invited to stroll up and down Penn Avenue to take in all the sites and sounds of Penn Fest. Stop by the RBCU booth!

2018 Holiday Hours – RBCU Branches Closed

- **4th of July** -
Wednesday, July 4
- **Labor Day** -
Saturday, September 1
Monday, September 3



NEW WEBSITE COMING SOON

RBCU is always looking for ways to improve our members experience. We are very excited to be getting ready to launch our new website.

While our previous site served the credit union well, we trust that the new site will be even more useful and attractive to our members.

For for information visit rbcu.org.

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