

The Educator

October, 2019

An Award-Winning Credit Union

HAPPY
holidays
HOLIDAY LOANS
**Borrow \$1,200 for 12 months
at just 12%**

Looking for a great used certified vehicle?
Let RLSCCU and Enterprise help.
Great Vehicles. Great Selection. Great Prices.
Thousands of vehicles priced below Kelley Blue Book® retail value.*



car sales



Haggle-free buying. Worry-free ownership.

- 12 Month/12,000 Mile Limited Powertrain Warranty
- Free CARFAX® Vehicle History Report™
- 12-Month Roadside Assistance
- 7-Day Repurchase Agreement
- Vehicle Certification

International Credit Union Day! October 17th

Come help us celebrate **International Credit Union Day**, **Thursday, October 17th** at both of our branches! We'll have **punch and cookies** and it will give you the chance to get reacquainted with us and us with you!



**Local Service.
Global Reach.**

RAYTOWN EDUCATIONAL FOUNDATION 5K RUN FOR EXCELLENCE



The Raytown Educational Foundation will host the 20th **5K RUN FOR EXCELLENCE** on **Saturday, October 12, 2019** at 8:30 a.m. from the track at Chittwood Stadium at Raytown High School, 6019 Blue Ridge Blvd. The cost is \$30 adults, \$15 students through 12th grade in advance and \$35 the day of the race.

Entry forms are available at the Raytown Schools Educational Conference Center (350 Highway); Raytown Quality Schools Wellness Center (350 Highway); Raytown Quality Schools Administration Building (Raytown Road), Raytown Mid-Continent Library; Garry Gribble's Running Sports; Fit for Life or at www.raytowneducationalfoundation.org. Additional information is available by calling Martha Cockerell at 816-268-7181

IMPORTANT INFORMATION

Our website has been upgraded — now faster and easier to use!

Main Phone: 816-356-0791

Pal24: 816-356-9816

Web Site: www.rlscu.org

Raytown Office:

10021 East 66th Terr
Raytown, MO 64133
Fax: 816-356-1452

Lobby Hours

Mon, - Thurs: 9:00 a.m. - 5:00 p.m.
Fri: 9:00 a.m. - 5:30 p.m.
Sat: 9:00 a.m. - 12:00 p.m.

Drive-Thru Hours

Mon-Thurs: 7:30 a.m. - 5:00 p.m.
Fri: 7:30 a.m. - 5:30 p.m.
Sat: 7:30 a.m. - 12:00 p.m.

Lee's Summit Office:

504 SW 3rd St Ste A
Lee's Summit, MO 64063
Fax: 816-554-1074

Lobby and Drive-Thru Hours:

Mon, - Thurs: 9:00 a.m. - 5:00 p.m.
Fri: 9:00 a.m. - 5:30 p.m.
Sat: 9:00 a.m. - 12:00 p.m.



2019 Holiday Schedule

Offices & drive-thrus will be closed on these days.

Mon, October 14 Columbus Day
Mon, November 11 Veterans Day
Thurs, November 28 Thanksgiving Day
Wed, December 25 Christmas Day
Wed, January 1 New Years Day

Financial Data

Assets	\$ 57,244,217.56
Total Shares	\$ 52,551,883.97
Total Loans	\$ 41,495,775.03
Capital Reserves	\$ 4,546,984.45
Number of Members	9210

Call the Credit Union for Share and Loan Rates

Holiday Skip-a-Payment

Dear Member,

Raytown-Lee's Summit Community Credit Union wants to wish you happy holidays and allow you to skip your November, December, or January, payment (s) for any or all eligible loans. Take advantage of RLSCCU Holiday Skip-a-Payment program and use the extra cash for gifts, a well-deserved vacation, or year end taxes.

Don't Wait! Submit your request before your payment is due!

1. Decide which month (only one) and loan payments you would like to skip, (you must skip the same month for all eligible loans). This offer does not include First mortgage loans, Home Equity Lines of Credit, Home Improvement loans, or VISA Credit Cards.
2. Complete and sign the request below. All borrowers must sign the form.
3. Include your check for the service fee or indicate which of your RLSCCU accounts you would like us to debit. The fee for this program is based on your monthly loan payment.

Monthly Loan Payment

To \$100.00
\$100.01-\$200.00
\$200.01-\$300.00
\$300.01-\$400.00
\$400.01-\$500.00
\$500.01-Plus

Skip-A-Payment fee

\$5.00
\$10.00
\$20.00
\$30.00
\$40.00
\$50.00

4. If you elect to take advantage of this service, it is your responsibility to stop any automatic payments for your loan(s).

Happy Holidays,

Carrie West, President

I want to take advantage of the Skip-A-Payment offer. I have read and agree to the terms below.

Member Name _____ Account Number _____

I want to skip my payment(s) for ***one*** of the following: For the following loan suffixes:

November 2019 ☐ December 2019 ☐ January 2020 ☐ (***Pick only one month***)

Loan # _____ Loan Type _____ Loan # _____ Loan Type _____

Loan # _____ Loan Type _____ Loan # _____ Loan Type _____

Please deduct the service fee: Savings ☐ Checking ☐

Date _____

Borrower(s) Signature(s) _____

Updated phone number _____ cell # _____

Email Address _____

By signing above, I understand the terms and conditions of my loan agreement are unchanged and remain in full force and effect, except that there will not be any regular payment(s) required during the deferral period. I also understand the interest will continue to accrue on the outstanding balance during the deferral period and until the loan is paid in full, that I continue to make the scheduled payment(s) until all principal and interest is paid in full and the net effect of this deferral will be to lengthen the term of my loan. Raytown-Lee's Summit community Credit Union reserves the right to refuse any Skip-A-Payment request and will advise you only if your request is denied. Request must be received five days before the payment is due. One payment must be paid before member can take advantage of this offer.

Fill out form and mail, email, fax or bring to credit union.