

Banking That Makes Sense!

Join Redwood Credit Union today and enjoy all the benefits of membership:

- ▲ **FREE** Checking
- ▲ **FREE** ATM transactions at RCU's North Bay Machines & Over 28,000 CO-OP ATMs Nationwide
- ▲ **FREE** Online Banking & Bill Payment Services
- ▲ Unbeatable First & Second Mortgages & Home Equity Loans/Lines
- ▲ Competitive Rates on Visas, Auto, Boat, RV & Personal Loans/Lines
- ▲ Excellent Rates on Savings, Money Market, and Share or IRA Certificates
- ▲ Investment, Insurance & Discount Auto Buying Services
- ▲ Competitive Financial Services for Small Business
- ▲ Educational Youth Products & Services
- ▲ 18 Local Branches & Thousands of *CU Service Centers* Nationwide

BRANCH LOCATIONS

Cloverdale
1129 S. Cloverdale Boulevard, Suite A

Glen Ellen/Eldridge
Sonoma Development Center
1 Walnut Street

Napa
1705 First Street

Novato
1010 Grant Avenue

Petaluma
301 N. McDowell Boulevard

Point Arena
280 Main Street

Rohnert Park
250 Rohnert Park Expressway

San Francisco
1390 Market Street
241 California Street

San Rafael
209 Third Street

Santa Rosa
2763 Fourth Street
~~1055-A West College Avenue~~
1205 N. Dutton Avenue
2360 Mendocino Avenue, Suite A4
3033 Cleveland Avenue

Sonoma
500 W. Napa Street, Suite 542

Ukiah
195 South Orchard Avenue

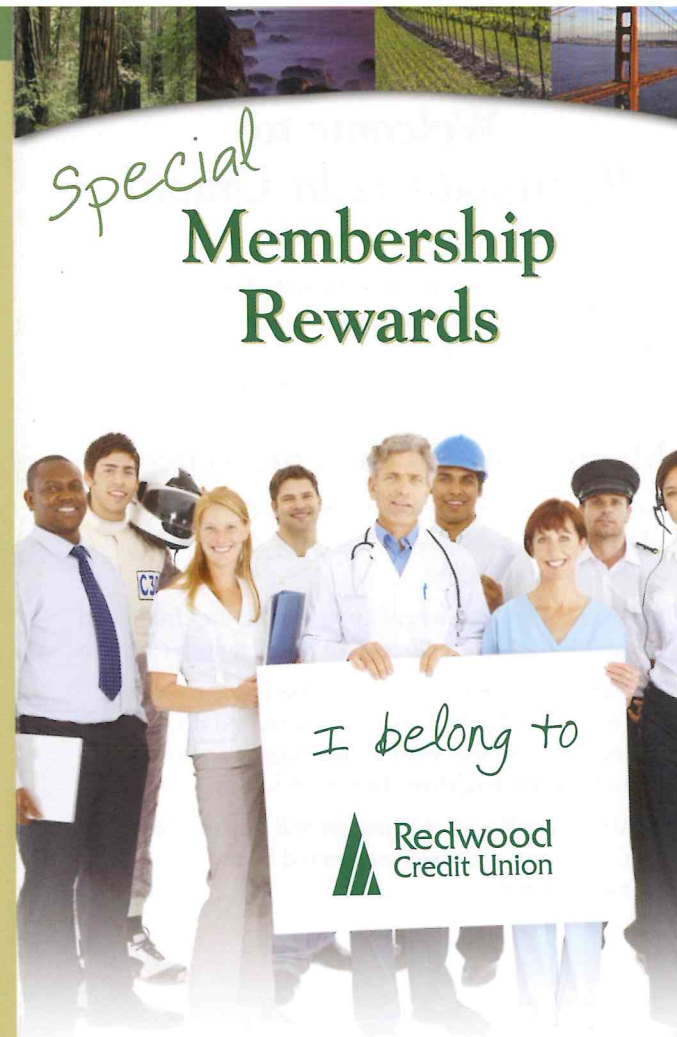
Windsor
8945 Brooks Road South

Administrative Offices
3033 Cleveland Avenue, Suite 100
Santa Rosa, CA 95403

Mailing Address
P.O. Box 6104, Santa Rosa, CA 95406



(707) 545-4000
1 (800) 479-7928
www.redwoodcu.org



Special Membership Rewards

MEMBERSHIP
SIGN-UP NOW
Rewards



**Redwood
Credit Union**

Welcome to Redwood Credit Union!

Since 1950, Redwood Credit Union (RCU) has provided Members with a full range of competitively priced financial products and services, all designed to meet our Members' needs.

Membership is the Difference

As a Member of RCU, you'll enjoy the distinct advantages of membership in a financial cooperative, including:

- ▲ Members share ownership in the Credit Union and operations are conducted for their exclusive benefit.
- ▲ Earnings are returned to Members in the form of higher dividends, lower loan rates, and no and low fee products and services. Earnings are also retained to further strengthen the Credit Union.
- ▲ Volunteer Board of Directors and Supervisory Committee members are elected by the membership.

WHO CAN JOIN

- ▲ Anyone living or working San Francisco or the 7 North Bay Counties of Sonoma, Marin, Mendocino, Lake, Napa, Solano, or Contra Costa
- ▲ Immediate family of current Members
- ▲ Members of hundreds of eligible Select Employer Groups (ask us for details!)
- ▲ Applications for membership are welcome from Select Employer Groups and associations who do not fall under the San Francisco and 7 county field of membership eligibility listed above

Special Membership Sign-Up Now Rewards

Yes! I would like to take advantage of the following offers provided in RCU's Membership Sign-Up Now Rewards Program!

- No Membership Fee (\$10 Savings)
- \$25 CASH for New Checking with Direct Deposit
- .25% Rate Reduction on Consumer Loans (Auto, Personal, etc.), excluding Visa and Mortgage Loans
- FREE Box of Checks with New Checking Account
- FREE RedwoodRewards Plus Program for 1 Year - Members Earn Points Towards Travel & Merchandise + 2500 Free RedwoodRewards Plus Bonus Points
- FREE Online Mortgage Applications (1st Mortgage Loans Only)
- FREE Insurance Quotes for Auto, Home & More!
- FREE Investment Portfolio Review & Retirement Forecaster
- FREE Credit, Budgeting or Debt Management Consultation through Balance Financial Fitness Program



The Membership Sign-Up Now Rewards Program is available only to those individuals whose employer maintains a Select Employer Group partnership with Redwood Credit Union. In order to receive the exclusive offers of the Membership Sign-Up Now Rewards Program, proof of employment may be required when you join Redwood Credit Union.

Must establish a savings account with \$5 per Member to join; minimum balance of \$75 required to avoid a monthly service fee of \$3. Chexsystems clearance required for account and other restrictions may apply. Deposits insured at least to \$250,000 by the NCUA, a U.S. Government agency. Membership is open to anyone living or working in San Francisco and 7 North Bay counties and employees of qualified Select Employer Groups.

All offers in the Membership Sign-Up Now Rewards Program cannot be redeemed for cash and may change at any time. Checking account will be credited \$25 after first Direct Deposit is received. After the first year of having the RedwoodRewards Plus program a \$35 annual fee will be assessed to the card if cardholder decides to keep the RedwoodRewards Plus program active. There may be a fee to run a credit report when run through BALANCE, a Redwood Credit Union business partner, when taking advantage of the free consultation. To receive the .25% rate reduction on consumer loans, loan application must be submitted within 30 days of becoming a Member of Redwood Credit Union. Rate reduction does not apply to Visa or Mortgage Loan products.

OFFICE USE ONLY

SEG/Company Name: _____ SEG/Company Nbr: _____