

News & Notes

from  **RELIANT**
FEDERAL CREDIT UNION

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New Upgrades

Reliant FCU recently made some upgrades to add convenience to your daily activities with the credit union.

Online Banking and Bill Pay- Reliant Federal Credit Union's online banking was completely revamped. As of January 4, 2010 you will be required to sign-in using a new username and password. Once you sign in using the new logon and password you can change your information back to your original logon and password if you wish to. All of your current bill pay information should transfer to the new system.

Audio Response- A newer version of Audio Banking has been installed. This new system will allow you to more easily navigate your account from any telephone.

You received a mailer mid December with information about your new user name and password. Please contact your local branch if you need additional information.

Casper 234-1429 Glenrock 436-2566 Douglas 358-0181



GoDough Now Available!

Now access mobile banking from any web-enabled phone!

Check your Account Balance and Transaction History

Make Funds Transfers

Pay Bills

Simply log into Net-teller (Online Banking) and click "Options" followed by "Mobile Banking"

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WE'RE GOING GREEN

Check out the link on the front of our website to see how much energy our newly installed solar panels are saving.

www.reliantfcu.com



Annual Meeting Scheduled

Thursday April 8, 2010

4015 Plaza Drive
Casper, WY 82604

Come enjoy some hors d'oeuvres, pick up some giveaways, and register to win a door prize. All members are encouraged to attend. You'll receive an Annual Report that describes the financial health of the credit union.

The business meeting will start at 5:15pm. See you there!

Christmas

Loan Special Still Available
until January 31, 2010

6.5% apr
Borrow up to \$1,200
12 month term*

Get those high interest credit
cards paid off with a low affordable
payment

*with approved credit

Contact Information:

Casper 234-1429

fax 266-4664

Glenrock 436-2566 x431

fax 436-2418

Douglas 358-0181

fax 358-6446

Toll Free

1-800-329-1551



Board of Directors

Jim Fletcher, **Chairman**

Anne LaPlante, **Vice-chair**

Helen Schindler, **Secretary**

Evelyn McDaniel, **Treasurer**

Richard Cannady, **Member**

Bill Mixer, **Member**

Jean Harper, **Member**

Supervisory Committee

Deanna Dyer, **Chairman**

Michael Short, **Member**

Ian Ritchie, **Member**

Joe Feiler, **Member**

Management Staff

Steve Higginson, **CEO**

Patti Sorenson, **Senior VP**

Member Services

Brandon Smith, **VP**

Finance and Operations

Amber Reyes, **Accounting**

Manager

Nick Mesecher, **IT Mgr.**

Branch Managers

Kristi Grant, **Plaza Drive**

Sharon Schmidt, **Glenrock &**

Douglas

Demetra Kidd, **Landmark**

Cordell Wistisen, **Members**

Financial Services

Upcoming Holiday Closures

Monday, January 18

Equality Day

Monday, February 15th

Presidents Day

Friday, April 2nd

Good Friday

Statistics as of 10-31-09

Assets \$77,843,718

Deposits \$69,402,682

Loans \$57,410,102

Reserves \$7,449,333

Members 10,221

Reliant Federal Credit Union Credit Notice

WE MAY REPORT INFORMATION ABOUT YOUR ACCOUNT TO CREDIT BUREAUS. LATE PAYMENTS, MISSED PAYMENTS, OR OTHER DEFAULTS ON YOUR ACCOUNT MAY BE REFLECTED IN YOUR CREDIT REPORT.

Reliant Federal Credit Union Privacy Notice

Reliant Federal Credit Union is committed to protecting the personal privacy of all members and considers all nonpublic information collected about you as confidential. Reliant Federal Credit Union collects nonpublic information about you from the following sources:

- information we receive from you on applications or other forms;
- information about your transactions with us or others;
- information we receive from a consumer reporting agency.

WE DO NOT DISCLOSE ANY NONPUBLIC INFORMATION ABOUT YOU TO ANYONE, EXCEPT AS PERMITTED BY LAW.

If you decide to terminate your membership or become an inactive member, we will adhere to the privacy policies and practices as described in this notice.

Reliant Federal Credit Union restricts access to your personal and account information to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

If you have any questions or concerns please contact a member of the credit union management team.

There is a better way.

Your money is safe in a credit union. Credit union deposits are federally insured to at least \$250,000 by the National Credit Union Administration (NCUA). The NCUA coverage for credit unions is the same as the FDIC coverage for banks. Both funds are backed by the "full faith and credit" of the U.S. government. This is the backbone of banking safety for consumers and it applies to your credit union savings, checking, money market, certificates, trusts or retirement accounts.

What's more, in the entire history of U.S. credit unions, taxpayer funds have never been used to bail out a credit union. Media including CNN, the Wall Street Journal and USA Today have pointed to credit unions as safe harbor during troubled times because they avoided the bad lending practices that caused today's financial crisis.

Credit unions are sound. Credit unions are among the most stable institutions in America. Credit unions are not-for-profit, financial cooperatives whose members are the owners. They have always been in the business of protecting the interests of their member-owners and ensuring that their financial needs are met. Because of this cooperative structure there is little encouragement of excessive risk taking. As a result, credit unions experience extremely low net loss rates in general and even in current conditions. The conservative operating style of credit unions also explains why they remain very well capitalized today. Right now, credit unions are prepared to help members on Main Street and actually have money to lend. American consumers continue to turn to credit unions for safe and affordable loans in good times and in bad times.

Every credit union is regulated and examined consistently by either the NCUA or a state credit union government agency to ensure the safety and soundness of its operations.

Credit unions are local. Every credit union is locally owned and managed. No matter where they are, credit unions are structured to serve the communities where they operate. Their members are local and their members are also the owners. Credit unions give back to the community by providing financial education and literacy programs and by reinvesting in the communities they serve. Remember, credit unions are not-for-profit financial institutions. They still make money, but they give it back to their member-owners in the form of better rates and lower fees on services and by way of dividends. This is what credit unions mean by their motto of "people helping people".

For more information go to www.creditunionfacts.com

www.reliantfcu.com