

News & Notes

from  **RELIANT**
FEDERAL CREDIT UNION

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Reliant is now offering a new program called “Debt in Focus”. This free and anonymous

service will help bring your debt into focus. After answering a few questions about your income and current debts, a simple financial analysis will provide a wealth of information – debt to income ratios, debt payment schedules, and suggested personal action strategies to help keep your finances moving forward. This service is as anonymous as you want it to be. You will not be required to disclose your name, social security number, email address, physical address, or any other identifiable information. Check out the “Debt in Focus” link on our website at-

www.reliantfcu.com

IN THIS ISSUE:

- Debt In Focus, page 1
- Facebook, page 1
- New Overdraft Rules, page 1
- Helping our Community, page 2
- Day of Caring, page 2
- Membership BBQ, page 2
- Solar Panels, page 2
- Low Rates, page 2
- Disclosure, page 2



Visit Reliant on Facebook and stay up to date with your credit union!



New Overdraft Rules for Debit and ATM cards

Overdraft protection occurs when you don't have enough money in your account to cover a transaction, but the Credit Union pays it anyway. One way to do this is through agreeing to the terms of the Courtesy Pay service program. This service allows you to take your account negative for a fee each time you overdraw.

Courtesy Pay is a service to you because the transaction is not returned which saves you the costly merchant fees and allows you to take your purchases home.

The Credit Union is now required to have you verify your agreement to continue providing this service on your account. We are taking measures to contact you for your permission to continue this valuable service.

- Your Member Service Representative will ask you if you would like to continue this coverage when you visit or call the Credit Union.
- In coming days, if you have not already chosen to continue this coverage, a letter of explanation will arrive in the mail. Please complete the form and return it to us.
- Later this summer we will begin calling members who have not yet responded.

Unfortunately, if you do not agree to continue Courtesy Pay coverage by August 15, 2010, we will be required to decline your debit card and ATM transactions when you don't have enough money in your account. You may select or revoke this coverage at any time by contacting the Credit Union.



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



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Douglas
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Financial Services

Upcoming Holiday Closures

Monday, July 5th
Independence Day
Monday, September 6th
Labor Day

Statistics as of 5-31-10

Assets \$83,489,212

Deposits \$75,816,919

Loans \$57,750,505

Reserves \$7,449,566

Members 10,358

Helping our Community



With the help of our members we were able to raise over \$1,400 for the March of Dimes this year.

Reliant is proud to help Meals on Wheels. Our staff delivers meals every week.

Day of Caring

On August 25, 2010
All Reliant Branches will be closed as employees help revitalize the Odd Fellows Lodge in Douglas.

Member Appreciation BBQ

Join us on
July 15, 2010 at all
of our
branches for
Hamburgers and
Hot Dogs from
11am-1pm



Solar Panels were installed at the Plaza Drive branch in September 2009. Since the installation we have saved over 4,800 kwh of energy! This is enough energy to-
Power a television for 33,393 hours

or

Power 37 computers for 1 year

or

Power 96 homes for a day

If we all did just a little, imagine the changes our world would see!



Rates have never been LOWER!!
Check out our Auto and RV rates!!

www.Reliantfcu.com



Disclosure

In accordance with the requirements of the Unlawful Internet Gambling Enforcement Act of 2006 and Regulation GG, this notification is to inform you that restricted transactions are prohibited from being processed through your account or relationship with Reliant Federal Credit Union. Restricted transactions are transactions in which a person accepts credit, funds, instruments or other proceeds from another person in connection with unlawful Internet gambling.