



Our Members. Our Strength. Our Future.

My Notes

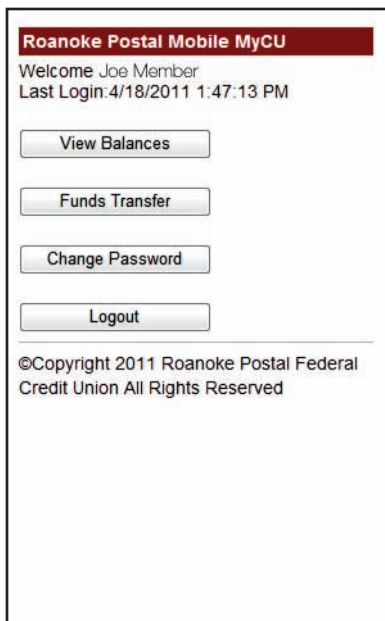
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Your Money On The Go



Did you know you can now check your CU account with a mobile friendly version of MyCU? Log in to check out several new features and look for more coming your way soon!



- Smart phone users are automatically directed to a mobile version of MyCU. This version will fit nicely on the mobile phone display and the response time is incredibly fast. You can now get your RPCU account balance, transaction history, and transfer funds in a mobile friendly format. It's super easy to use and gives you access to account information via your smart phone anywhere you are!
- Members will now be able to transfer payments to their RPCU MasterCard using MyCU. This is available under the transfer option.
- Members can also view some limited information regarding their MasterCard using MyCU. This is information similar to what we have access to internally at the credit union. Check it out.

If you don't currently use MyCU online banking, now's the perfect time to sign up. Ask us today how you can get started!

We want to Know

Do you like a print newsletter or do you prefer an online version? Is it too short or too long?

Would you prefer to have shorter bits of info more often via email, Facebook, Twitter, website, etc. instead of a printed newsletter?

We're looking at changing how we communicate with members and want to know how you prefer to get news and info from RPCU.

Email us at rpefcu@rpefcu.org
FB us @ [facebook.com/rpefcu](https://www.facebook.com/rpefcu)
Tweet @ twitter.com/rpefcu

Respond and you could win \$200!

Each member who responds by December 2, 2011 will be entered into a drawing for \$200 cash! One entry per member.

Money Mondays November 14 6:30pm - 8:00pm Jefferson Center
Understanding and Improving Your Credit Score
To register email us at RSVP@moneymondays.net or call 540-378-8939



LOOKING GOOD ON A BUDGET

Looking good doesn't have to financially break you.

Discount stores and websites such as Forever21.com; 15DollarStore.com; StealDeal.com; Milanoo.com; TJ Maxx; Ross; etc. can offer trendy clothes at an affordable price.

Thrift stores and **yard sales** can offer hidden treasures for next to nothing... sometimes even brand new with tags still on!

Plan before you buy. Know what goes with other items in your closet so you can match up complete outfits, and have pieces that give you variety. Know what you're shopping for...do you need pants or a shirt, jacket or shoes? Knowing in advance means you'll shop smarter and save money in the long run.

Find **affordable accessories.** Discount department stores often have sterling silver jewelry for \$10 or less that can make an outfit look complete.

Stick to your budget. Decide ahead of time how much you'll spend on a shopping trip. When you find an outfit you like, calculate how much everything will cost. If the price goes over your budget, trade some more expensive things out for cheaper things. If you're at your budget or below, buy your clothes.

NEW WAYS TO USE OLD

T-SHIRTS

You may be tempted to toss out old T-shirts that are stained, too small, or just not in style anymore. Before you do, consider what else you can do with them, whether it's wearing them in new ways, creating new uses, or making sentimental keepsakes.

Here are a few ways to reuse old T-shirts:

1 Tie-dye them. Just because a shirt has some spots doesn't mean you have to throw it away. If the stain is dark, use darker rather than lighter colors, so the stain is not as obvious. Find directions and ideas for designs online by typing "how to tie dye shirt designs" into your Web browser bar.

2 Make a quilt. Some T-shirts have sentimental value. Retain that value by turning them into a quilt. Press a lightweight iron-on stabilizer onto the back side of the part of the shirt you want to keep. Cut that part of the T-shirt into a square. Stitch the squares together in rows and columns. Add batting and backing to complete the quilt as usual. Find instructions online by typing "how to make a quilt from T-shirts" into your Web browser bar.

3 Make it artwork. Say one of your old T-shirts has a neat design. A great way to use that design is to frame it for your room. Cut the arms, collar, and back out of the shirt. Then frame the front of the shirt so the design is centered in the frame. Finish framing, hang it in your room, and enjoy!



Beginning October 1st, credit card numbers on your statements will be masked so that only the last 4 digits of your card number appear.

This means even more protection for you and your personal information. Whenever and wherever possible we work to secure sensitive information so you can have peace of mind knowing your personal information is safe and secure.

Youth members age 22 and under who make a deposit of \$50 or more during the quarter are automatically entered in a drawing for 4 movie tickets. Congratulations to Nicholas Lawrence. He has won 4 movie tickets!



BE FREE!



Cost for you to use your RPCU debit card:

FREE!

Cost to you for a RPCU checking account:

FREE!

Cost to you for online banking:

FREE!

Check out the many other free services at your credit union!

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