

# The Educator

October, 2017

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.\*

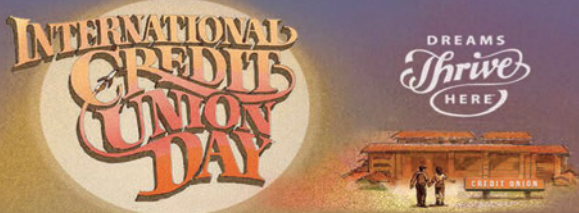


**car sales**



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!

Come help us celebrate **International Credit Union Day, Thursday, October 19th** at all three 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!

Bring a friend October 19-21 – and if that friend opens up a savings and checking account **we will put \$25 into your account!**

Get approved for an auto loan Oct, 19-21, and **we will put \$25 into your account!**

## RAYTOWN EDUCATIONAL FOUNDATION 5K RUN FOR EXCELLENCE

The Raytown Educational Foundation will host the 18th 5K RUN FOR EXCELLENCE on Saturday, October 21, 2017. The cost is \$30 adults, \$15 students through 12th grade in advance. The FREE Kids' Dash is in the Chittwood Stadium after the 5k.



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-Century Library; Garry Gribble's Running Sports; Fit for Life, or on either of the following websites: [www.raytowneducationalfoundation.org](http://www.raytowneducationalfoundation.org) and [www.active.com](http://www.active.com)

Additional information is available by calling Martha Cockerell at 816-268-7181 or at [www.raytowneducationalfoundation.org](http://www.raytowneducationalfoundation.org).

## IMPORTANT INFORMATION

**Main Phone:** 816-356-0791

**Pal24:** 816-356-9816

**Web Site:** [www.rlscu.org](http://www.rlscu.org)

### Raytown Office:

10021 East 66th Terrace

Raytown, MO 64133

Fax: 816-356-1452

### Lee's Summit Office:

504 SW 3rd Street, Suite A

Lee's Summit, MO 64063

Fax: 816-554-1074

### Blue Springs Office:

815 S. 7 Highway

Blue Springs, MO 64014

Fax: 816-228-2302

### Lobby Hours:

Mon, Wed, Thurs: 9:00 a.m. - 5:00 p.m.

Tues: 10:00 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-up 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.

### Financial Data as of 8/31/2016

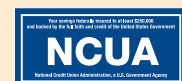
Assets	\$ 58,834,938.59
Total Shares	\$ 54,437,964.20
Total Loans	\$ 47,468,389.27
Capital Reserves	\$ 4,297,040.69
Number of Members	9,577

## 2017 Holiday Schedule

Credit union offices & drive-ups will be closed on these days.

<b>Mon. October 9</b>	Columbus Day
<b>Sat. November 11</b>	Veterans Day
<b>Thurs. November 23</b>	Thanksgiving Day
<b>Mon. December 25</b>	Christmas Day
<b>Mon. January 1, 2018</b>	New Years Day

**Call the Credit Union  
for Loan Rates**



AMERICA'S  
CREDIT  
UNIONS™

# 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

## Skip-A-Payment fee

To \$100.00	\$5.00
\$100.01-\$200.00	\$10.00
\$200.01-\$300.00	\$20.00
\$300.01-\$400.00	\$30.00
\$400.01-\$500.00	\$40.00
\$500.01-Plus	\$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 2017  December 2017  January 2018  (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 schedule 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.**