

CREDIT UNION NEWS

BONUS DIVIDEND!! - At Rome Kraft Employees Credit Union we value you – our members and owners. Because of the success of the credit union in 2019, we declared a bonus dividend to our members. The dividend will be directly deposited into your Rome Kraft Employees Credit Union account. Since we are a not-for-profit cooperative, we give our earnings back to the members through dividends, better rates on savings, lower rates on loans, and lower fees. When we do well, everyone benefits. The bonus dividend is an example of the value of your active membership with your credit union. We share our success with you – our members and owners!



ANNUAL MEETING - The Annual Meeting of the Credit Union will be held on Thursday, **February 20, 2020** in the Western Promenader's building located at 341 Woods Rd., N.W., Rome, Ga. at 5:00 P.M. Election of three directors, a brief business meeting, and **cash giveaways** will be held. Three grand prizes of \$100 will be given!

BOARD OF DIRECTORS – Two directors will be elected for a three-year term at the Annual Meeting in February. If you have an interest in running please contact the Credit Union. A packet of information is available for your review and is required before you can have your name submitted for consideration. January 31, 2020 is the deadline for having your name placed for consideration.

Special CD Rates – Catch Them While You Can!

Minimum of \$2,000 - \$9,999.99	2.00% APY**
\$10,000 - \$24,999.99	2.25% APY**
\$25,000 and up	2.50% APY**

**Annual Percentage Yield



COME AND GET YOUR SWEET HEART LOAN SPECIAL!

This Debt Consolidation loan will run in the month of February. Borrow up to \$3,500 for 1 year. Rates as low as 6.49% APR*. **To make the loan sweeter we will give you a box of chocolates for you or your sweetie!**

1098 & 1099's – If you have not received your 1098 or 1099 for 2019 by January 31, 2020 please give us a call. For those filing early, the year to date interest for savings as well as real estate loans can be found on the enclosed year-end statement.

CREDIT UNION CLOSING EARLY – The Credit Union will close at 4:00 p.m. on Thursday, Feb. 20, 2020 for the Annual Meeting.



NMLS#716623

CALL US AT 706-295-9027

*Annual Percentage Rate. All loans are subject to approval of credit. Offer valid February 1, 2020 through February 28, 2020