

1ST QUARTER  
2021

ROME KRAFT EMPLOYEES  
CREDIT UNION

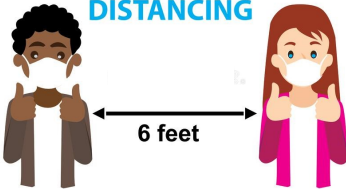
# CREDIT UNION NEWS

The Credit Union will close at 4:00 p.m. on Thursday, February 18, 2021 for the Annual Meeting.

## ANNUAL MEETING

The Annual Meeting of the Credit Union will be held on Thursday, February 18, 2021 in the Western Promenader's building located at 341 Woods Rd., N.W., Rome, Ga. at 5:00 P.M. Election of two directors, a brief business meeting, and cash giveaways will be held. Three grand prizes of \$100 will be given!

## SOCIAL DISTANCING



## 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, 2021 is the deadline for having your name placed for consideration.

# BONUS DIVIDEND



At Rome Kraft Employees Credit Union we value you – our members and owners. Because of the success of the credit union in 2020, 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!

## DROP BOX

Didn't quite make it to the credit union

before we closed? No worries!! We have a slot located on the left side of our front door you can drop your payment inside. Also, save your time & gas by taking advantage of our online or over the phone payment option for a small fee with your debit card. Any transactions made in person is at no charge.



## Sweetheart Special



Borrow up to \$3,500

1 year

as low as 6.49% APR\*

Offer available Feb 1st—Feb 28th.

To make the loan sweeter we will give you a box of chocolates for you or your sweetie!

\*Annual Percentage Rate. All loans are subject to approval of credit.

CD Rates	12 Months	**Annual Percentage Yield
Minimum of \$500 - \$24,999.99		.50% APY**
\$25,000 - \$99,999.99		.55% APY**
\$100,000 and up		.75% APY**

## Home Sweet Home Equity

Use the equity in your home for:

- Home improvements
- Large purchases
- Debt consolidation



NMLS#716623



## 1098 & 1099's

If you have not received your 1098 or 1099 for 2020 by January 31, 2021 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.