

The Credit Union will close at 4:00 p.m.
on Thursday, February 17, 2022
for the Annual Meeting.

ANNUAL MEETING

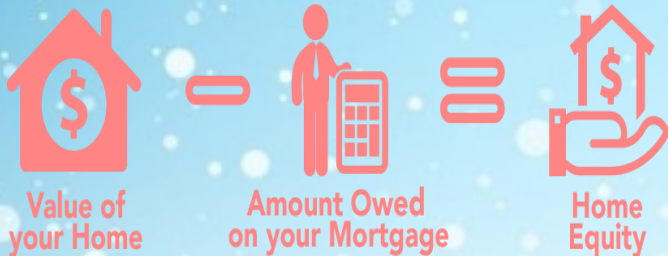
The Annual Meeting of the Credit Union will be held on Thursday, **February 17, 2022** in the Western Promenader's building located at 341 Woods Rd., N.W., Rome, Ga. at 5:00 P.M. Election of three directors, a brief business meeting, and **cash giveaways** will be held. Three grand prizes of \$100 will be given!

BOARD OF DIRECTORS

Three 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, 2022 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 2021, 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!



Home Sweet Home Equity *SPECIAL*

Use the equity in your home for:

- Home improvements
- Large purchases
- Debt consolidation

Rates as low as 3.50% APR*

1098 & 1099's

If you have not received your 1098 or 1099 for 2021 by January 31, 2022 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.



*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**



NMLS#716623