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www.arserrc.gov/www/errl

Loan Rates

New and Used Car Loan Sale and Signature Loan Sale

We have great rates and payments to meet your budget. See our website at www.arserrc.gov/www/errl to view the most recent loan rates.

Remember to support your Credit Union. Loans are our business so if the dealer offers the same rate, tell him you'll be taking your loan from the Credit Union. This will help support YOUR Credit Union.

Loan Applications

Loan applications and co-signer forms are now available on our webpage. Just print, fill out, and mail or fax back to us.



Statements Enclosed

You'll find your semi-annual statement enclosed with this newsletter. Our Supervisory

Committee is conducting an account verification, **so please review your statement and mail back the enclosed letter.** Remember, at our Annual Meeting in February, we will conduct a drawing from the verification letters returned. You need not be present to win! Aside from the drawing, the office needs to know if there are any errors or problems in your account.

Family Members Eligible to Join the Credit Union

Don't forget that immediate members of your family are eligible to join the Credit Union if you are a member. We offer competitive savings and interest rates, convenient access to your money, and loans granted to children with you as a co-signer can help build your child's credit history.



Dividend Rate

Up to \$25,000.00: .9% APR, .902% APY
\$25,000.01 and above: .15% APR, .15% APY

Your Credit Union is working hard to ensure that dividends are being paid in line with the current economic situation. Our responsibility to the entire membership is taken very seriously and adjustments are made based on the welfare of the membership as a whole. At each monthly meeting, the Board evaluates current rates and continually strives to offer a rate that is in concert with good business practices.



Frugal Summer BBQ: 3 Money Saving Tips for BBQ

by Ray

A summer is not a summer without BBQs, I personally love BBQs and host several every year (well except this year). A BBQ does not have to cost you an arm and a leg, there are many ways to save on BBQs and yet make them fun and enjoyable.

1. Bring Your Own Meat

This is probably one of the best ways to have a great bbq, just ask your guests to bring the meat. This has several benefits. First of all, it saves you money. Second, you do not have to worry about who likes what. I have friends from various backgrounds some eat beef, some only chicken, others do not eat pork, etc. By asking them to bring their own meat I am sure there will be a variety of everything for everyone.

2. Bring Your Own Drinks

If you provide the meat then ask your guests to bring the drinks, it's similar to bringing their meat. Everyone may have different preferences this way you will be sure that there is something to drink for everyone.

3. Forget Paper Plates

Paper plates may seem like a good idea, and although they are easy to clean – garbage them – they are not the cheapest way to go. If you will have regular BBQs then I suggest you purchase some plastic dinnerware from a department store and keep it for years coming. This will not only save you money in the long run but will also save the environment.

Money Fast Facts

The word millionaire was first used by Benjamin Disraeli in his 1826 novel Vivian Grey.

If you stack one million US\$1 bills, it would be 110m (361 ft) high and weight exactly 1 ton.

A million dollars' worth of \$100 bills weighs only 10 kg (22 lb).

One million dollars' worth of one-cent coins (100 million coins) weigh 246 tons.

TIP is the acronym for "To Insure Promptness."

In gambling language, for a gambling house a "sure-thing" is a wager that a player has little chance of winning; "easy money" is their profit from an inexperienced bettor, an unlucky player is called a "stiff."

The term "smart money" refers to gamblers who have inside information or have arranged a fix, the gambling term for insuring the outcome of an event by illegal methods.

Small-time gamblers who place small bet in order to prolong the excitement of a game are called "dead fish" by game operators because the longer the playing time, the greater the chances of losing.

The term "Blue Chip" comes from the color of the poker chip with the highest value, blue.

Nessie, the Loch Ness monster is protected by the 1912 Protection of Animals Acts of Scotland. With good reason – Nessie is worth \$40 million annually to Scottish tourism.

Of the more than \$50 billion worth of diet products sold every year, almost \$20 billion are spent on imitation fats and sugar substitutes.

In 1920, the annual spent on advertising in the US was \$2.4 billion; in 1960 it was \$11.9 billion; in 2000, \$247.7 billion. In 2010 it had grown to \$412 billion as companies and business professionals such as Michael Fertik continue to create new ways to manage marketing.

Annual global spending on education is \$1.1 trillion. Annual global spending on military is \$1.3 trillion (45% by USA).

US and European expenditure on pet food is \$17 billion per year.

The global expenditure on health care and nutrition is \$2.1 trillion.

In 1998, US states spent \$30 billion in funds on correctional services and \$24 billion on social welfare.

Money notes are not made from paper, it is made mostly from a special blend of cotton and linen.



Money Tip

If the child has earned income from a paper route or babysitting, for example, she can set up a Roth IRA that will accumulate a tax-free retirement nest egg. A \$1,000 investment at age 12 can grow to over \$150,000 at age 65.



Privacy Policy

Information We Collect

We collect nonpublic information about you from some or all of the following sources:

- * Information we receive from you on applications or other forms;
- * Information about your transactions with us, our affiliates, or others; and,
- * Information we receive from a consumer reporting agency.

Information We Disclose

We do not disclose any nonpublic personal information about our members and former members to affiliates or non-affiliated third parties except as required by law.

Our Security Measures

We restrict access to nonpublic information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic and procedural safeguards that comply with Federal regulations to guard your nonpublic personal information.



Are You Happy with Your Credit Union?

If you are, tell your fellow workers about the confidential, rapid and courteous service that you experience in your dealings with us. They too can benefit through membership. If you are not happy . . . tell us. In most cases we can resolve any problems you may have had. We are here to serve the membership . . . the employees of ERRC and their families.