



WE'RE HIRING!

-  **Lending Officer I** - Full Time Permanent
- Deadline November 21, 2016
-  **Member Service Representative** - Full Time Temporary - One Year Contract
- Deadline November 21, 2016
-  **Administration & Projects Assistant** - Full Time Temporary - One Year Contract
- Deadline November 28, 2016

Visit our website to learn more about the current job postings.

Growing Communities
GROWING COMMUNITIES

Growing Communities



GROWING COMMUNITIES INVESTMENT PROGRAM

We are committed to building a better community, our current members and the generations to come will benefit.

This year we have set aside **\$10,000** for this investment program. Capital projects, rather than operating costs, will be the focus of our program.

We are inviting applications from non-profit community groups in our trading area who are spearheading projects in an effort to build, expand and/or improve facilities to support the development of our communities.

Applications must be submitted by **November 30th**. Applications available in branch or online www.raymorecu.com (under 'My Community' tab)

Past recipients may be eligible

FRAUD IS HIGH DURING SHOPPING SEASON — BEWARE!

At this time of year, people get busier and are making more purchases electronically—using cards or online. If you receive emails, letters or phone calls asking you to provide or verify personal or account details or send money in advance of receiving an item; be cautious.

Holiday Shopping Tips:

- Make sure your credit card statements are accurate
- Avoid clicking on links within emails & don't respond to unsolicited emails
- Create strong passwords and change regularly
- Make sure the online store ordering page is secure: <https://>
- If it sounds too good to be true, it probably is

Visit our website for more information. Choose the "My Resources" tab, and scroll down to the "Security Is Everyone's Responsibility" section.

NOTICE OF CHANGE

**Effective
January 1, 2017**

Effective January 1, 2017 all term deposits will be non-redeemable prior to maturity. This includes registered term deposits (Registered Retirement Savings Plans & Tax Free Savings Accounts), and non-registered term deposits.

Registered Retirement Income Fund term deposits will continue to be redeemable prior to maturity.

For further information contact **Rich Lang (ext. 224)** or **Janet Breti (ext. 288)**

MEMBER SURVEY - GREENWICH ASSOCIATES

Thank you for participating in our Member Survey between October 26 & November 14. As part of our commitment to providing our clients with exceptional service, we value your feedback about our service quality.



The five minute telephone surveys, that are completed on our behalf by **Greenwich Associates**, will never ask for your personal information and your privacy will always be respected. All of your responses are confidential and anonymous unless you choose otherwise.

We appreciate your feedback and participation.

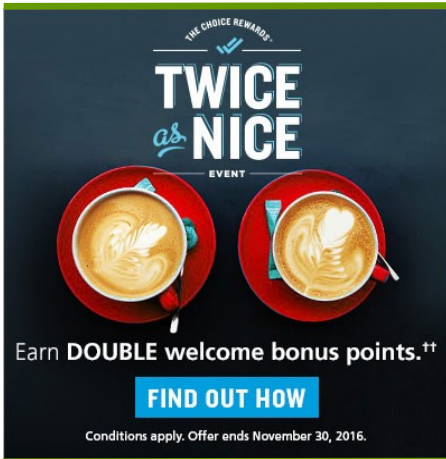
MASTERCARD CREDIT CARD

How about that fancy dining dinner? Or tickets to the movie theater? Redeem points for rewards that you can share with friends and family!

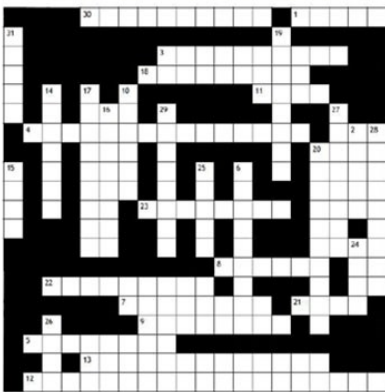
Welcome Offer – New cardholders can get up to 10,000 welcome bonus points, that's **DOUBLE** the amount of points (Twice As Nice!)

This offer is available to anyone who is approved for one of the following new CHOICE REWARDS MasterCard credit cards between October 1 - November 30th.

- World Elite & Gold MasterCard – 5,000 points x2 (twice as nice) = **10,000 bonus points**
- Low Fee Gold MasterCard – 3,000 points x2 (twice as nice) = **6,000 bonus points**
- Student & Low Fee MasterCard – 1,000 points x2 (twice as nice) = **2,000 bonus points**



Estate Planning is a Puzzle



ESTATE PLANNING

Thank you to everyone that completed our October Estate Planning Crossword Puzzle!

Congratulations to the winners of our \$100 Co-op Gift Cards
Leigha Pratt & Larry Sich

Our Estate Planning Seminar held November 4th, was a great success! We hope many of you picked up some new tips and information to help you with planning your estate.

If you would like more information or have any questions **Rich Lang (ext. 224)** or **Janet Brefi (ext. 288)** are happy to help!

NOV / DEC / JAN CALENDAR

Wednesday, November 23 - Raymore & Dysart branches will open at 10:00 am due to staff meeting

December - Watch for our member draws throughout the month!!

Monday, December 26 - Raymore & Dysart branches closed

Tuesday, December 27 - Raymore & Dysart branches closed

Monday, January 2 - Raymore & Dysart branches closed

Merry Christmas & Happy New Year

from the Raymore Credit Union Staff & Board

