



July 2008

## Are You On Track For RETIREMENT?

Do you need a million dollars in savings to retire? That seems like a daunting figure, but some people will actually need even more. Here are a few simple calculations to check where you stand:

- Multiply your current income by .80
- If you know how much you may receive from Social Security or a pension each year, subtract the amount.
- Now multiply the result by 25

This isn't an exact figure for everyone, but this will give you a very rough idea of how much you'll need to have saved up by the time you reach age 65. To get more accurate figures, visit [www.aarp.org](http://www.aarp.org) or [www.finance.yahoo.com](http://www.finance.yahoo.com) to use a retirement calculator.

## SERVICES FOR COLLEGE STUDENTS



As you're buying towels and sheets for the dorm room, attending orientation, and making preparations for the fall, remember to get your teen equipped for success financially. We offer solid financial services and easy 24-hour account access, as well as:

- Free checking accounts
- Low-cost loans\* for cars, tuition and more
- A convenient Instant Cash & Check Card for easy purchases and 24-hour ATM access
- Free PC Express Banking
- And much more!

We'll be happy to set up the accounts and services that your teen will need. Stop by, give us a call or visit us online at [www.russellcountryfcu.com](http://www.russellcountryfcu.com).

\*Co-signer may be required.

*Spring*  
Home  
Equity Loan

As Low As

**4.95%\***  
APR

USE THE EQUITY IN YOUR HOME  
FOR DEBT CONSOLIDATION,  
VACATION, HOME IMPROVEMENT,  
OR OTHER NEEDS.

\*This is a fixed rate for a 60 month term.  
Rate is based on your qualifying credit score.  
Contact Credit Union For Details.

## Do You Know About Our

# Christmas Club Accounts



It's not too late to start thinking of Christmas, and we can help! Open up an account specially designed to help you with saving all year round for your shopping! And it's easy! Funds in your account are disbursed to you without you having to do anything! It's so easy, even Scrooge could do it!

Speak to a Member Services Representative today to ask about our Christmas Club account. You'll be glad you did!

Your future financial partner, today!

# Enjoy A Break From Bills With Skip-A-Payment

If you are working on your home, making travel plans or looking for ways to give your budget a break, we have a simple solution. Skip your Russell Country loan payment in June, July or August. All you need to do is let us know which month you would like to skip your payment. There is a \$25 handling fee to skip your payment.

## Skip-A-Pay

Fill out this form and mail it with your payment option to:  
**Russell Country FCU, Attn: Loan Department, PO Box 2605, Great Falls, MT 59403**

**Yes!** I would like to skip my \_\_\_\_\_ (June, July or August) loan payment. I understand that interest will continue to accrue on this loan until I make my next scheduled payment following the Skip-A-Pay.

By signing and returning this Skip-A-Payment request, you may defer your current payment up to 30 days. Interest will continue to accrue at the current interest rate of your existing loan. Real estate, home equity loans and lines of credit, and personal lines are not eligible for this promotion.

Name: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Member #: \_\_\_\_\_ L-Type: \_\_\_\_\_

Payment Method: (please check one)

- My check for \$25 per loan is enclosed.  
 Please transfer the \$25 per loan fee from my:  Savings  Checking

Primary Borrower Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Joint Borrower Signature: \_\_\_\_\_ Date: \_\_\_\_\_

This credit union is federally insured by the National Credit Union Administration. We must have the signature of any joint borrowers. Some restrictions may apply. You must be current on your loan to qualify for Skip-A-Pay. The loan must be older than 60 days from new loan inception date. Limited to one "Skip-A-Pay" per year and will be considered an extension under our "Loan Extension" policy.

### Credit Union Use Only:

Loan Officer Approval: \_\_\_\_\_

Due Date Changed from \_\_\_\_\_ to \_\_\_\_\_

By: \_\_\_\_\_



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