



UPDATE

WINTER 2012

**PUBLISHED BY ROSE CITY FEDERAL CREDIT UNION
WHERE PEOPLE ARE WORTH MORE THAN MONEY.**

WE WOULD *Love* FOR YOU TO BE OUR VALENTINE!

Attend our Annual Meeting

and enjoy a special Valentine dinner, fellowship, business, and fun!

When: February 14th Dinner: 5:00 P.M. Business: 5:45 P.M.

Where: Thomas County Central High School Cafeteria, 4686 Hwy 84 Bypass, Thomasville, GA

CONTACT US

WEB ADDRESS

www.rosecityfcu.com

EMAIL ADDRESS

rosej@rosecityfcu.com

ADDRESS

LENDING CENTER:
85 LIBERTY STREET
THOMASVILLE, GA 31757
PHONE 229.584.1082
FAX 229.584.1090

ACCOUNTING CENTER:

112 S. HANSELL STREET
THOMASVILLE, GA 31792
PHONE 229.228.9826
FAX 229.226.2171

MAILING ADDRESS

P.O. BOX 2741
THOMASVILLE, GA 31799

ART

229.226.1278
or TOLL-FREE
1.888.373.7673

TOLL FREE OFFICE

1.866.389.7673

Join us at your credit union's 53rd annual meeting as we celebrate and reflect on the accomplishments of 2011. A delicious meal and gifts will be provided to every member who attends. The "Money Tree" will be blooming with cash prizes. We'd LOVE for you to be our Valentine!

the City and County School Systems, Archbold Memorial Hospital, the City of Thomasville, and Thomas County employees were added and the credit union office was moved to Jackson Street in downtown Thomasville to serve these new groups.

The Nominating Committee will present nominations to fill positions on the Board of Directors and Credit Committee during the meeting. Any member who is interested in serving or making a nomination should submit the name, address, phone number, and work experience in writing to Lee Bryant or Mary Ann Barker at either credit union office by Wednesday, February 1, 2012.

On June 3, 1991, the credit union opened the Hansell Street office in order to provide more parking, drive thru service, and checking accounts to the membership. More employee groups were added and members were well served over the next 20 years from this central location.

The Staff of Rose City Federal Credit Union has LOVED serving members since 1959. Your credit union began with the employees of the Federal Emergency Management Agency (FEMA), then the State of Georgia employees of Southwestern State Hospital (SWSH) were added and the office moved to the SWSH campus. Other governmental groups were added over the years. In the 1980s

On October 3, 2011, we opened the new full service Liberty Street office and moved half of the existing staff and loan files to this location. The Liberty office serves as the Lending Center and the Hansell office remains our Accounting Center. Both offices function as full service branches to the membership with lobby and drive thru service. **Saturday service was moved to the Liberty Street office with new hours. Please refer to page 2 for hours of operation at both branches.**

HOLIDAYS

WE WILL BE CLOSED

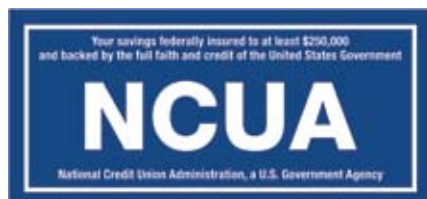
Monday, January 2nd
New Year's Holiday

Monday, January 16th
Martin Luther King, Jr. Day

Monday, February 20th
Presidents Day



AMERICA'S
CREDIT UNIONSSM



VISIT OUR NEW FULL SERVICE LIBERTY STREET LENDING CENTER!



WE WOULD LOVE TO SERVE YOU AT EITHER LOCATION!

4TH QUARTER SHARE RATES DECLARED

Regular Shares	APR	APY	Share Certificates
\$100.00 - \$2,004.99	0.40	0.400600	Regular 1 Year
2,005.00 - 5,004.99	0.50	0.501151	2 Year and 3 Year Rates
5,005.00 - 10,004.99	0.60	0.601351	
10,005.00 & UP	0.75	0.752112	IRA 2 Years
Christmas Shares \$5.00 & UP	0.80	0.802403	Please Contact Office
Vacation Shares \$5.00 & UP	0.40	0.400600	(reviewed weekly)
IRA Shares \$100.00 & UP	0.60	0.601351	

THANK YOU VOLUNTEERS, FOR YOUR SERVICE TO THE MEMBERSHIP!

Board of Directors:

- Roy R. Killgore, President 1983
- Matthew Conyers, Vice President 1982
- Eugene McNease, Secretary / Treasurer 1995
- Grant Plymel 1979
- Barry McNitt 1983
- Zach Wheeler 1999
- Ron Carney 2002
- Wiley Grady 2004
- Rosemarye Boykins 2009

Supervisory Committee:

- Linda York, Chairperson 1991
- Barbara Brinson 2000
- Mazie Wilson 2002

Credit Committee:

- Fannie Ross, Chairperson 1984
- Lawana Smithwick, Secretary 2000
- Connie Brogdon 1997
- Kaye Dortch 2005
- Dusty Kornegay 2007
- Lester Miller 2009
- Jennifer Simpson 2010



Mr. Theodore Clayton, the very first customer at your new Liberty Street Lending Center!



GREAT RATES + NO FEES = YOUR BEST DEAL FOR FINANCING

Life has unexpected expenses. That's why every member needs a **Line of Credit** at their credit union. It's like a credit card you don't keep in your pocket. Once your credit line is established you can access it whenever you like for whatever you need. As you pay down your balance, those funds become available again and again, up to your credit limit. **Line of Credit Loans** may also be used for overdraft protection for Share Draft Account holders. Rates range from 8.50 % APR to 10.5 % APR based on the applicant's qualifications, and there are NO hidden fees!

That 0.00 % balance transfer promotion advertised by some financial institutions may sound like the thing to do, but look at the fine print. Most credit card companies charge an UP FRONT FEE of 3.00 % - 5.00 % of the balance you are transferring, and if the balance isn't paid off by the time the promotion ends, your interest rate will increase. With a credit union **Credit Card Consolidation** there are NO up front fees and rates range from 7.49 % APR to 10.49 % APR based on the applicant's qualifications, which is much lower than other credit card companies revert to after that promotional rate.

Call or visit our Lending Center today for more information.
Members can apply with only a few keystrokes at www.rosecityfcu.com.

Don't Get Financial Frostbite!

Attend one of our Budgeting Seminars or Share Draft Balancing Classes at the new Liberty Street office!

SHARE DRAFT CLASSES BUDGETING SEMINARS

- January 17th
- February 21st
- March 20th
- January 19th
- February 23rd
- March 15th

Seminars and classes are always held at 4:00 PM. at the Liberty Street Office. Please call or come by the credit union to sign up.

NEW HOURS BOTH LOCATIONS:

Lobby Hours:
Mon, Tues, Thurs, Fri,
8:30 A.M. - 5:00 P.M.
Wednesday,
1:00 P.M. - 5:00 P.M.

Drive Thru Hours:
Mon - Thurs,
8:00 A.M. - 5:00 P.M.
Friday,
8:00 A.M. - 6:00 P.M.

Members will be served at the Liberty Street office every Saturday. New hours: 9:00 A.M. - 1:00 P.M. (Drive thru and Lobby) The Hansell Street office will be closed on Saturdays.

ASSETS AS OF 11/30/11

TOTAL: \$24,526,656.36
MEMBERS: 8,233
LOANS: \$13,258,151.08
SHARES & CDS:
\$22,020,104.57