



RAH; Right At Home with all your financial needs, every time!

HOW SAFE IS MY MONEY?

When the news is filled with stories about financial institutions failing, it is understandable that you should be concerned about the safety and security of your savings. This article is intended to answer all of your questions or concerns.

We want you to know that your deposits at RAH Federal Credit Union are safe and secure! Your money is fully insured by the National Credit Union Share Insurance Fund (NCUSIF), administered by the National Credit Union Administration (NCUA).

Individuals covered under NCUSIF have the same limits as individuals covered by the better known FDIC insurance. For your information, **not one penny of insured savings has ever been lost by a member of a federally insured credit union.**

At RAH, our most important customer is you, our members. Your money is safe and sound.

The NCUA Insurance Coverage Chart is listed on reverse side for your information. As always, if you have any questions or concerns, do not hesitate to call us at 781-961-2417.

This is the **PERFECT TIME** to begin your **Summer Club** program at RAH. Start now to build up your fund to enjoy next summer.

You can open the club with as little as \$5.00 and have whatever amount you decide to deposit in to it.

Just thinking about paying yourself for next summer should make a smile shine on your face!

International Credit Union Day
Thursday, October 16, 2008

Join RAH in celebration this very special day by dropping by for some refreshments.



Annual Pumpkin Carving Contest

Some of RAH's members have told us that they would prefer to see "ONLY" carved pumpkins, and not decorated ones in this contest. So in keeping with the credit union spirit of giving our members what they want the staff will only present "Carved" pumpkins this year.

They will be on display the last week of October.

Don't forget to stop by to admire the handy work and vote.

Has my check cleared?

What's my balance?

HOME BANKING answers these questions, 24/7.

Check your balance and transfer funds at no fee to our members with this easy and secure feature from RAH.

Sign up today for Home Banking.

VISA BALANCE TRANSFER!

Visa balance transfer is 6.99% APR for six months with NO transfer FEE. Why pay a higher interest rate when RAH offers a lower rate?

Look at your bills and see if RAH can help you lower your monthly expense, and save you some money at the same time.

You can call this toll free number to inquire about your Visa credit card anytime 1-800-THE-LINE(843-5463).



TIPS on improving your gas mileage.

1. Plan errands to avoid unnecessary trips or backtracking.
2. Turn off your vehicle while parked.
3. Avoid aggressive driving and observe the speed limit. Fast acceleration and hard braking use more fuel.
4. Keep your vehicle maintained.

Thinking of purchasing an energy-efficient vehicle? RAH has great loans for you.

4.99%APR for 36 months

5.99%APR for 48 months

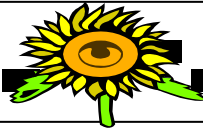
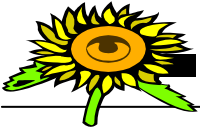
6.49%APR for 60 months

6.99%APR for 66 months

7.75%APR for 72 months, NEW Vehicles

RAH offers a .50% discount on vehicle loans that have payroll deduction/direct deposit to their accounts





National Credit Union Administration (NCUA)

Insurance Coverage Charts

Each account holder's funds are insured to at least \$100,000, and retirement accounts such as individual retirement accounts and Keoghs are separately insured up to \$250,000.

If your savings exceed the amount covered by the basic insurance limits, you can extend your NCUA coverage by establishing different types of accounts. The NCUA insures accounts in different ownership categories separately. You can get up to \$100,000 of additional insurance for your interest in accounts owned jointly with someone else and for trust accounts of which you are a beneficiary.

Married Couple Extends Insurance to \$600,000

Individual accounts NCUA Coverage

Husband \$100,000

Wife \$100,000

Joint accounts

Husband and wife \$200,000

Trust accounts

Husband as trustee for wife \$100,000

Wife as trustee for husband \$100,000

Total NCUA coverage \$600,000

Family of 4 Gets Coverage of \$1.2 Million

Individual accounts NCUA Coverage

Husband \$100,000

Wife \$100,000

Child #1 \$100,000

Child #2 \$100,000

Joint accounts

Husband and wife \$100,000

Husband and child #1 \$100,000

Wife and child #2 \$100,000

Child #1 and child #2 \$100,000

Trust accounts

Husband as trustee for wife \$100,000

Wife as trustee for husband \$100,000

Husband as trustee for child #1 \$100,000

Husband as trustee for child #2 \$100,000

Total NCUA coverage \$1,200,000

Detailed information about NCUA insurance, as well as a calculator to estimate your coverage, is available at the NCUA Web site, www.ncua.gov

Board of Directors

Robert Ettinger	Chairperson
Dorothy Sullivan	Vice Chairperson
Mary Walsh	Treasurer
Joanne Wayland	Secretary
Josephine Bernard	
Ken Caulfield	
Stacy Hedges	
Gerard Linehan	
Edwenta Smith	
Joanne Wayland	

Management & Staff

Tina Mooney	CEO
Janice O'Gara	Assistant Manager
Wendy Sinclair	Loan Officer
Terri Peterson	Head Teller
Paula Tennant	Member Service Rep.

\$5,000.00 Loan Special

7.50% APR (up to 36 months)

.50% Discount for Direct Deposit

Limited time only!

RAH Federal Credit Union

45 Diauto Drive
Randolph, MA 02368

Phone: 781-961-2417

VRU: 800-458-3155

FAX: 781-986-6467

Website: www.rahfcu.org

RAH's Hours

Monday & Tuesday 9:00 to 4:30

Wednesday 11:00 to 4:30

Thursday 9:00 to 6:00

Friday 9:00 to 5:00

Holidays Closed:

Monday, 10/13/08	Columbus Day
Tuesday, 11/11/08	Veterans Day
Thursday, 11/27/08	Thanksgiving
Friday, 11/28/08	Day After
Thursday, 12/25/08	Christmas
Thursday, 1/1/09	New Years Day