

# RAILROAD Community Credit Union

Founded in 1956



## Products & Services

We offer:

New Auto Loans  
Used Auto Loans  
Motorcycles  
Rvs, Boats, and ATVs  
Personal Loans  
Railroad CCU Visa  
IRAs  
Shares  
Share Draft  
Services -  
Notary, Six Flags Tickets,  
Visa card info on-line, and  
Prevent Visa Fraud information

## Important Telephone Numbers

### Lost/Stolen

VISA® Credit Card  
800-325-3678

VISA® Credit Card - disputes/fraud  
800-600-5249

VISA® Debit Card  
800-528-2273

VISA® Debit Card - disputes/fraud  
800-808-6402

Prepaid PayCard  
866-906-4170

## Dividend Rates

The regular share rate ended the month of September at .25% (.250% APY). The IRA accounts earned .50% (.501% APY) at month-end. As you know, interest rates continue to be extremely low; actually much lower than anyone ever imagined. Our priority remains to be to return as much of our income as is possible to our members but as we see our income fall, dividend rates must follow the same trend upward or downward.

## Insurance Requirement for Loans

It's not a choice; for us, it is a requirement. If you have borrowed money (and we hope you have!) to purchase an auto, boat, motorcycle, ATV, camper, tractor, etc., please be certain you contact your insurance agent and inform the agent that the credit union is the lienholder for the property. The agent must know this fact so that proof of insurance can be sent to us.

Our loan staff will ask that you contact your agent during the closing of the loan, but we realize this request is easily forgotten when you walk out the door. So, we send written requests for this coverage; three to be exact. If we haven't received proof of coverage after three written requests, we are forced to place the insurance ourselves.

And, we don't want to "force place" the insurance because the coverage is extremely costly. You can obtain coverage probably at about a third of the cost of this "force placed" insurance. In addition to the high cost, the policy only covers the credit union as the lienholder; there is no liability coverage. But, we have no choice; we must provide our regulators with proof of member insurance with the credit union listed as lienholder on loans when we have financed an insurable item.

Again, this insurance is required. So, please follow up with your agent if you receive a request for proof of insurance from us. It will save you money.

## Quick Notes....

Address Changes. Please remember us when you make phone, e-mail or address changes. For us, this is valuable information. Informing us of these changes can save you some inconvenience, but it also can save you money since we now charge a fee for bad address returns after one statement cycle. It only takes a phone call to our office, or you can change your contact information on our website for our home banking users. It's really very simple, so please keep your information with us current.

## UPCOMING HOLIDAY OBSERVANCE

Columbus Day	Oct 11th
Veterans' Day	Nov 11th
Thanksgiving Day	Nov 25th
Thanksgiving <i>Day-After</i>	Nov 26th
Christmas Eve	Dec 24th

ATM Locator

We look forward to serving you!

Fall 2021

Drive-thru Window. Attention early risers or, in most cases, railroad employees finishing their shift, our drive-thru window is open most days before 8:00 a.m. If you arrive at our office early, check out the window...if the shade is up, we're open for business!



### Reasons to Keep Your Browser Up-to-Date

One of the most common reasons we hear from members to not update their browser is "If it ain't broke, don't fix it." Just because your browser continues to open and allows you to view websites does not necessarily mean it's not "broken".

All browsers are continuously trying to enhance their browsers' user experience. With these enhancements come key changes that can be found in browser version updates:

### Better Support for Latest Web Technologies

As the latest and coolest trends in website features, tricks, and functionalities start transitioning themselves from trends to the everyday user experience, web browsers will continuously need to update in order to accommodate these transitions. Having an older browser version may mean not being able to view what is being seen by the average web user today.

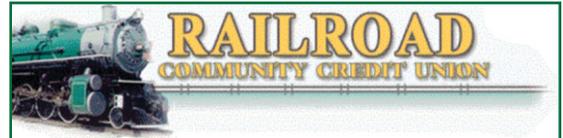
### Bug and Security Fixes/Patches

Browsing the internet with an updated browser means browsing the internet safely. If you miss an update you are putting your computer at risk from viruses and hackers. Also, browser support stops at certain versions so it is always good to keep it as updated as possible.

### Added Customizations and Features

Sometimes new features and add-ons are part of browser updates so that users can tailor their browsers to optimize their browsing experience. These customizations increase performance and production.

When considering the overall picture, it is a good idea to keep your browser version current. An even better reason is that our home banking website is constantly being updated with added security features to protect your information. If you are using an outdated browser version, you may not be able to access your account information. So, please update when given the option.



Street Address:  
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Irondale, AL 35210

Mailing Address:  
PO Box 100185  
Irondale, AL 35210

Email: [www.railroadccu.com](http://www.railroadccu.com)

Phone: (205) 956-0678

Fax: (205) 956-0834

HOURS: M - F, 8:00AM - 4:30PM

"Not for profit, not for charity, but for service. Chartered in 1956."

## NEWS

### Information

We hope everyone is staying healthy. We now have our lobby area open to members.

However, we still have to be cautious with only one branch and a small staff. And, we're certain you continue to remain vigilant as well.

So, our office continues to serve many members using our drive-thru window for most any service needed; loan requests, notary service, new account openings, etc. are achievable in this manner. We also support tons of requests over the telephone. So, if you feel more comfortable not coming into our office and having direct contact, feel free to continue to use these non-contact methods. We're here to serve you.

### OPEN A SAVINGS ACCOUNT!

Membership Eligibility  
Membership is now available Norfolk Southern employees, City of Irondale and Morris Shea Bridge employees, and residents of Jefferson, Blount, St. Clair, Shelby, Walker and Tuscaloosa Counties.

Visit [www.railroadccu.com](http://www.railroadccu.com)

### Board of Directors and Supervisory Committee

#### Board Members

Don Dixon, Chairman  
L.C. Smith, Vice-Chairman  
Brenda Aldridge, Secretary  
Marshall Walk, Treasurer  
Richard Linn  
Mary Wade-Greer  
Mike Darden  
Freddy Williamson  
Alvin Ash

#### Supervisory Members

Cynthia Sims, Chairwoman  
Linda Bass  
Patricia Sheets



## Save!!

### FINANCIAL REPORT

Assets .....	\$111,530,160.02
Shares .....	97,494,309.30
Loans .....	11,305,078.32
Net Worth .....	13,416,055.41

August 31, 2021

