



Two good reasons for a New Year cheer: rebates and bonus dividends for members

When the history books close on 2009, it will be remembered for a tough economy and the bank bailouts, fortunately Reliance Credit Union was one of the lucky ones to have a good year. On December 16, our Board of Directors voted to give all members who hold a loan in good standing a rebate back from the credit union. Depending on your loan rate, you could be seeing a rebate as high as \$100 in your share account. This rebate is NOT taxable due to the fact we are giving you YOUR money back. This applies to ALL loans; mortgages, personal and auto.

We are also giving all regular share accounts a 0.25% BONUS dividend that will be distributed based on your average daily balance for the 4th quarter of 2009. Distributions were made on December 31 and deposited into your share accounts.

A nice way to ring in the New Year and Reliance Credit Union wishes all our members a bright and happy 2010.



Survey says...more ATM's, please.

Recently, Reliance Credit Union asked members to respond to an online survey about what and how we can make your credit union better. We appreciate the overwhelming response and the kind remarks. One of the areas YOU asked for was more ATM locations and more free transactions. So, beginning in early 2010, this will be available to our members. There are still some logistics to be finalized as we write this newsletter but it is going to be another resource for our members. We will send an email out in January with all the details.

We thank our members for taking the time to let us know what they think and...

CONGRATS to Trent Overton – Our random selection winner of the Toshiba Laptop!

SURVEY COMMENTS:

"Over the years I've received nothing less than courteous and friendly attention."

"Great staff and always trying to help."

"Can we get electronic payments for loans?"

"They go above & beyond and give you 110%."

"More ATM's."
DONE!

"Marci and her team are excellent."



Our Members have a big heart this Holiday Season

Thank you to all of our members who contributed a combined total of \$990 in the Skip-A-Pay promotion for Children's Miracle Network and stuffed our boxes for Toys for Tots.



Annual Meeting

Please mark your calendars for the Annual Board Meeting and consider being a Board volunteer at Reliance Credit Union. As you are aware, credit unions are non-profit financial institutions that are solely owned by their members with voting privileges and electing a Board to serve their interests. If you would like to part of the executive team, please contact Marci Frazier, President, about this opportunity.

Door prizes and fun for everyone who attends! Call 913.573.9196 to RSVP. We look forward to seeing you there.

March 9 (RSVP March 1)
BPU Board Room
540 Minnesota Avenue
5:00 - Refreshments
5:30 - Business Meeting

Name _____
Member # _____
Name _____
Member # _____

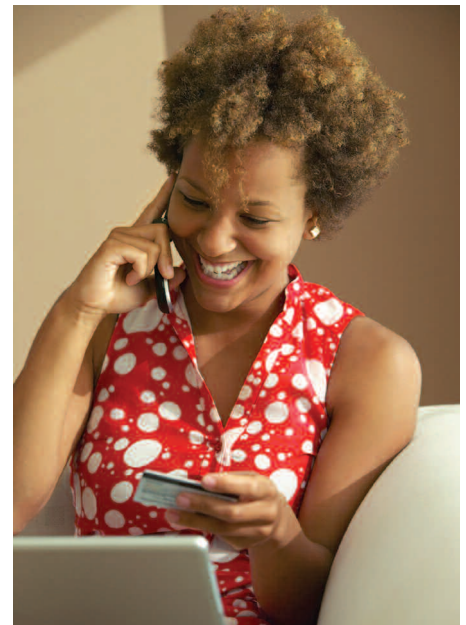
The high cost of credit cards – not at Reliance Credit Union

Visa® rates as low as 7.9% and no balance transfer fees

There have been some projections in the news recently about increased fees and

higher annual costs imposed on credit cards. We think that is not in anyone's best interest, no pun intended, and certainly not a friendly way of doing business. Effective immediately, Reliance Credit Union will accept any credit card balance transfer with no fee and lock in a guaranteed, fixed rate as low as 7.9% for the life of your card.

Please stop in or contact your branch for details. It could be a great way to reduce a high balance rate and put you in a better rate.



2010 Holiday Schedule

Our offices will be closed in observance of the following holidays:

- January 1 - New Year's Day
- January 18 - Martin Luther King, Jr. Day
- February 15 - President's Day
- April 2 - Good Friday
- May 31 - Memorial Day
- September 6 - Labor Day
- November 25-26 - Thanksgiving
- December 24 - Christmas Eve

Reliance Credit Union

540 Minnesota Avenue, Kansas City, KS 66101
 Phone (913) 573.9196 | Fax (913) 573.9195
 Hours Monday - Friday, 8 a.m. to 4:30 p.m.
www.reliancecu.org | 24-Hour Audio Response (888) 318.4448