



## **Announcing Patronage Rebates! It's PAYBACK Time!!**

For the 32<sup>nd</sup> year since our inception, Eagle River Credit Union is pleased to announce the payment of Patronage Rebates and Dividends to members for the 2015 fiscal year.

The payment of Patronage Rebates and Dividends is a form of profit-sharing unique to co-operatives like credit unions. When Eagle River Credit Union has a profitable year, a percentage of the profits is returned to our members. The more business you do with the credit union, the more you see returned. For the 2015 fiscal year, Patronage Rebates and Dividends were calculated as follows:

- 20% on Equity Shares
- 1% on Non-Equity Shares
- 3% bonus on deposit interest
- 3% rebate on loan and mortgage interest

This week our branches are hosting a celebration! Drop by to visit our staff as we celebrate one exceptional benefit of our membership profit-sharing! It's never been a better time to be a member of a credit union. **CONGRATULATIONS!!**