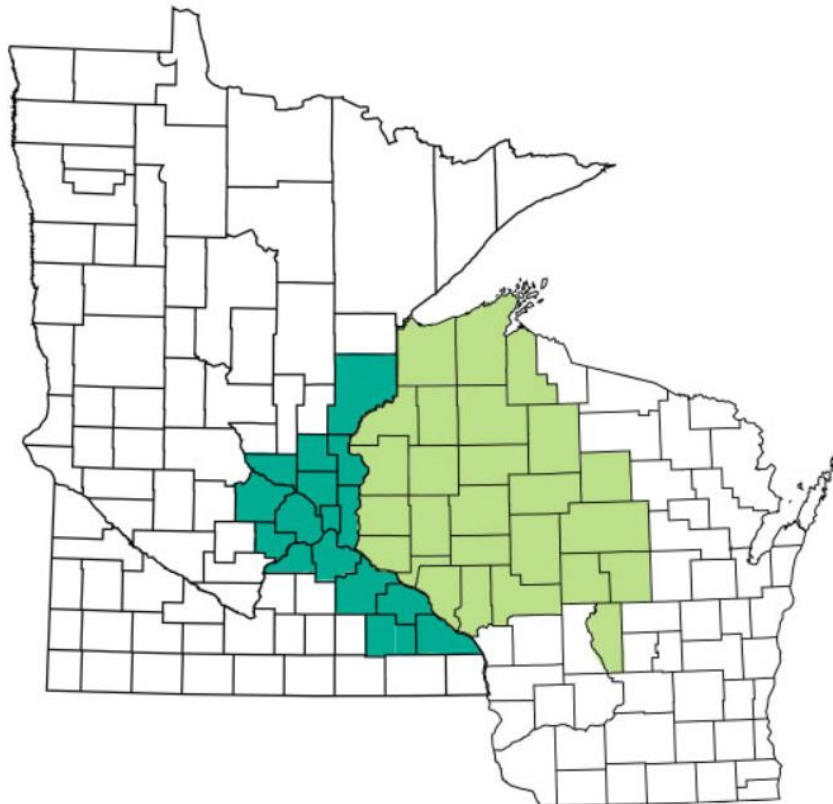


Membership Criteria

To open an account at Royal, you must live or work in one of the counties we serve in Wisconsin or Minnesota. You can also join if you live outside of the area and have an immediate family member who is already a member or is eligible to become one. Simply open up a savings account with a minimum balance of \$5. That \$5 is defined as the par value of a Member "share" according to our bylaws. (Give us a call or drop us a line if you want to see the full version of our bylaws.) Once you're in, you're in! You will then have the opportunity to use or apply for any of the products and services we have to offer. To learn more, visit www.rcu.org.



Minnesota Counties

Anoka	Pine
Carver	Ramsey
Chisago	Scott
Dakota	Sherburne
Goodhue	Wabasha
Hennepin	Washington
Isanti	Winona
Olmsted	Wright

Wisconsin Counties

Adams	Marathon
Ashland	Pepin
Barron	Pierce
Bayfield	Portage
Burnett	Polk
Buffalo	Price
Chippewa	Rusk
Clark	Sawyer
Douglas	St. Croix
Dunn	Taylor
Eau Claire	Trempealeau
Jackson	Washburn
Lincoln	Wood