

15 MONTH

SHARE
Certificate
2.00% APY*



Sign up today
and start
growing
some green!

*Annual Percentage Yield (APY). Assumes interest is left to compound to maturity. A minimum deposit of \$500.00 is required. Maximum deposit is \$100,000, personal accounts only, not available for IRAs, APY effective as of October 25, 2009. Available for a limited time and is subject to change. Penalties may be imposed for early withdrawal of share certificates. Fees may reduce earnings on these accounts. Other rates and terms are available. Deposits are fully insured to the legally permissible deposit limits allowed by Massachusetts regulations.



Applying for a mortgage just got a little easier!

Mortgage Officer, Philip O'Connor is here to help you get started!

Applying for a mortgage can be a confusing process. Gathering all of the necessary paperwork and trying to understand terms like "escrow" and "closing costs" may leave your head spinning. We want to make this exciting process easier for you. Mortgage Officer, Phil O'Connor will be happy to meet with you at your home, office, local branch or the location of your choice. He'll even meet with you before or after the credit union's regular hours.

Call Phil today at 781-878-0232 or 800-562-7328 ext, 135.

Fixed Mortgage Rates

Term	Interest Rate	APR*	Points	Monthly Payment
30 Years	5.125%	5.129%	0	\$1,088.97
15 Years	4.625%	4.632%	0	\$1,542.79

Apply online, at your local branch office or by calling Mortgage Officer, Phil O'Connor at 781-878-0232 or 800-562-7328 ext.135 today!

*Annual Percentage Rate (APR) assumes a 20% down payment. Rates as of 9/14/09 and are subject to change without notice. Additional factors related to your credit and property may affect your actual rate. There is no guarantee that you will receive these rates if you are approved for the loan. Payment example is based on a mortgage of \$200,000. One to four family owner occupied properties only. Maximum loan amount \$417,000. Property insurance and flood insurance if applicable are required.



10 Year Fixed Rate Home Equity Loan



4.99% APR*

For loans with a combined LTV up to 70%

No points or closing costs!**

For more information call 781-878-0232 or 800-562-7328.
Apply today at www.RFCU.com.

*Annual Percentage Rate (APR) as of 9/15/09 and is subject to change. A \$25,000 loan at 4.99% APR with a 10 year term results in a monthly payment of \$265.04. Other rates and terms are available. Borrow up to 70% of your home's value less 1st mortgage. 1-4 family owner occupied properties only. Not available for homes currently for sale or intended to be sold within 6 months of closing or condominiums. Please be advised that the Credit Union will not finance properties in trust and/or in cases where the first mortgage is an adjustable rate mortgage with a negative amortization. Property Insurance required, Flood Insurance may be required. Minimum loan amount \$25,000.

**If borrower terminates the loan and requests a discharge of the mortgage within 36 months from the date of the agreement, the borrower will be obligated to reimburse Rockland Federal Credit Union the full amount of closing costs. We finance 1-4 family owner-occupied homes. Not available for properties in trust and/or in cases where the first mortgage is an adjustable rate mortgage with a negative amortization.

HOLIDAY HOURS

2009

NOVEMBER 11
Veterans Day

Attleboro and Plymouth
open 10:00 AM - 2:00 PM
Weymouth
open 1:00 PM - 5:00 PM
All other branches closed

NOVEMBER 26
Thanksgiving Day

All branches closed

DECEMBER 24
Christmas Eve

All branches and drive-up
windows close at 2:00 PM

DECEMBER 25
Christmas Day

All branches closed

DECEMBER 31
New Year's Eve

All branches and
drive-up windows
close at 4:00 PM

2010

JANUARY 1
New Year's Day

All branches closed

JANUARY 18
Martin Luther King, Jr.
Birthday

In-store branches open
10:00 AM to 2:00 PM
All other branches closed

Okay. Now what?

Building a relationship of trust means placing your interests first. That's what I do every day with services powered by LPL Financial, the nation's largest independent broker/dealer.* LPL Financial stands out among financial firms for its financial strength and freedom from the conflicts of interest on Wall Street.

*Based on total revenues, *Financial Planning* magazine, June 1996-2008.



Daniel Cibotti

Financial Advisor, LPL Financial

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Not NCUA Insured | Not Credit Union Guaranteed | May Lose Value

Fee Update

Effective February 1, 2010 there will be a \$3.00 fee for all automatic overdraft transfers from your savings or checking account.

