

2011 Holiday Hours

APRIL 24
Easter

All branch offices closed

MAY 30
Memorial Day

In-store branches
open 10 AM to 2 PM
All other branch offices closed



Home Equity Line of Credit



Thinking about how to pay for home improvements?

If you own a home, you can get the cash you need by borrowing against your home's equity with a Rockland Federal Credit Union Home Equity Line of Credit (HELOC). Borrow up to 80% of your home's value less the First Mortgage. Use the money to finance home improvements, pay off credit card bills or for something else – spend it as you wish!

- **Prime* +0% for life!**
- **NO points or closing costs****
- Minimum \$25,000 – Maximum \$150,000
- Interest only payments during the 10 year draw period
- 1-4 family owner-occupied property only, property cannot be in trust or currently for sale or intended to be sold within 6 months

Apply today at your local branch office, online at www.rfcu.com or by phone at 800-562-7328!

*Annual Percentage Rate (APR) based on Prime Rate of 3.25% as of 12/17/08. The minimum annual percentage rate (APR) is never lower than 4%, and the maximum annual percentage rate (APR) is never greater than 18%. This is a variable rate, subject to change. Property insurance and flood insurance, if applicable is required.

** If borrower terminates the line of credit 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.



Security First!

Identity Theft Reminder

At no time will an employee of Rockland Federal Credit Union ever call and ask for your account number, social security number or any personal information.

As your financial institution we already possess this information and will have no need to contact you directly requesting this information.

FIXED MORTGAGE RATES



TERM	INTEREST RATE	APR*	POINTS	MONTHLY PAYMENT
10 Years	3.500%	3.550%	0	\$1,978.00
10 Years	3.250%	3.510%	1	\$1,954.00

Apply online at your local branch office or by calling Business Development 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 2/14/11 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.

Why Free Checking is the account that's right for you...



If you answer “yes” to any of these questions, our Free Checking account is a good choice for you!

- Are you tired of paying a monthly fee to a “big bank?”
- Do you like to use free, convenient services like the MasterMoney™ Debit card, Online Banking, Bill Pay, eStatements and direct deposit?
- Do you want unlimited check writing?
- Are looking for service from someone who considers you a member – not just an account number?

Rockland Federal Credit Union’s Free Checking is the smart checking choice if you don’t want to maintain a minimum balance or worry about service charges. Our Free Checking account gives members:

- MasterMoney Debit Card*
- FREE Online Banking
- FREE eStatements
- FREE first order of standard style checks
- FREE unlimited ATM access at RFCU branches
- FREE Direct Deposit
- FREE Unlimited check writing
- 8 FREE ATM transactions a month at NON-RFCU ATMs if you have direct deposit of your net pay or social security check; \$1 fee per transaction over 8**
- FREE Overdraft protection when linked to an RFCU statement savings account.

*You must be at least 18 years of age to be eligible for this service.

**Transactions include withdrawals and inquiries. You may be assessed an additional fee or surcharge by the ATM owner.

Sign up for a FREE Checking account today! Open an account: online at www.rfcu.com, by calling 1-800-562-7328, or at your local branch office.

System Upgrade News

Coming this Summer!

This summer we will be changing to a new, state-of-the-art software system. This will allow RFCU to provide members with faster, more efficient service.

We are committed to providing our members with quality, affordable financial services in a responsible, efficient, professional and convenient manner.

We are committed to minimizing the impact of this change on you and pledge to keep you informed.

The entire RFCU team has been working diligently for months on the system design, training, testing and quality control. We'll continue to do so up to and after the conversion date to ensure this transition is as smooth as possible for every member.

We appreciate your patience and support.

Watch our website (www.rfcu.com), your mailbox and newsletters for information on the progress we are making, answers to common questions, and the announcement of our schedule on conversion weekend (*later this summer*).

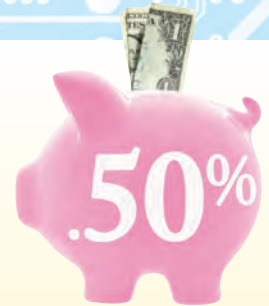
Wondering what to do with all of that spare change?



Turn your coins into CASH with our Free Coin Counting Machines!

Available to members at the following branches:
Rockland, Hanover, Marshfield, Plymouth,
Mansfield, North Attleboro and Walpole.

Share Certificate SPECIAL



If you're an Active Checking Account User* and you open a new share certificate with a term of 1 year or greater, we'll add .50% to the APY!**

- \$500 minimum deposit
- \$100,000 maximum deposit
- Personal accounts only

Stop by your local branch or call the Member Service Center to open an account today!

*To be considered an Active Checking Account User, you must meet one of the following conditions 45 days prior to the dividend period: have a recurring direct deposit of \$100 or more into an RFCU checking account, make three or more debit card purchases, or pay three or more bills online.

**Annual Percentage Yield (APY). See Member Service Representative for current rates. This offer is available for a limited time, may not be combined with any other offers and may be withdrawn at any time without notice. One offer per member. Not available on IRAs. Personal accounts only. Employees excluded. Fees may reduce earnings.

FIXED RATE Home Equity Loans



5 Year
HOME EQUITY LOAN
4.50% APR*

10 Year
HOME EQUITY LOAN
4.99% APR*

15 Year
HOME EQUITY LOAN
5.25% APR*

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 2/15/11 and is subject to change. A \$25,000 loan at 4.50% APR with a 5 year term results in a monthly payment of \$466.08. A \$25,000 loan at 4.99% APR with a 10 year term results in a monthly payment of \$265.04. A \$25,000 loan at 5.25% APR with a 15 year term results in a monthly payment of \$200.97. Other rates and terms are available. Borrow up to 80% 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, maximum loan amount \$150,000.

**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.



**TRUST MATTERS.
ESPECIALLY WHEN IT'S
YOUR MONEY.**

Have you ever wondered who your financial consultant really works for? I work strictly for you. I work hard to build a relationship of trust by providing thoughtful, unbiased guidance and placing your interests first.

Invest with a knowledgeable financial consultant who's on your side; someone who truly cares whether your investments are right for you.

Call today for more information or to schedule a consultation.



Located at Rockland Federal Credit Union
Daniel Cibotti
Financial Advisor, LPL Financial

RFCU Financial Services
241 Union Street
Rockland, MA 02370
(781) 681-6346 Fax
(781) 878-0232 x 146
daniel.cibotti@pl.com



Securities offered through LPL Financial, member FINRA/SIPC. Insurance products offered through LPL Financial or its licensed affiliates. Rockland Federal Credit Union: not registered broker/dealer(s) nor affiliate(s) of LPL Financial.

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

MKT-06061-0410 Tracking #641747

Member Service Center

(781) 878-0232
1-800-562-7328

Website
www.rfcu.com

Tele-Touch
1-800-662-7328

Attleboro Office

217 South Main Street
A&J Seabra

Hanover Office

1771 Washington Street
Hanover Mall

Mansfield Office

76 Copeland Drive

Marshfield Office

850 Moraine Street
Next to the Town Hall

North Attleboro Office

652 E. Washington Street

Plymouth Office

300 Colony Place, Inside Walmart

Rockland Office

241 Union Street

Walpole Office

657 Main Street

Weymouth Office

35 Pleasant Street, FoodMaster

Lobby Hours

	M-W	Th/F	Sat	Sun
Attleboro	9-6	9-7	9-4	10-2
Hanover	8:30-4	8:30-6	8:30-1	-
Mansfield	8:30-4	8:30-6	8:30-1	-
Marshfield	8:30-4	8:30-6	8:30-1	-
N. Attleboro	8:30-4	8:30-6	8:30-1	-
Plymouth	9-6	9-7	9-4	10-2
Rockland	8:30-4	8:30-6	8:30-1	-
Walpole	8-4:30	8-6	8-1	-
Weymouth	9-7	9-7	9-4	10-2

Drive Up Hours

	M-W	Th/F	Sat
Hanover	8-4:30	8-6	8-1
Mansfield	8-4:30	8-6	8-1
Marshfield	8-4:30	8-6	8-1
N. Attleboro	8-4:30	7:30-6	8-1
Rockland	8-4:30	8-6	8-1

