

## Visa® Balance Transfer Special!

# 4.90% APR\*

### For the life of the transfer!

**Consolidate and save when you transfer your high-rate credit card balances to your Rockland Federal Credit Union Visa Classic or Visa Platinum before April 30, 2013!**

**Transferring your balance is easy. Choose one of these options:**

- Call us at 800-562-7328 and ask us to send you a supply of Convenience Checks.
- Stop by your local branch and ask to have Treasurer's checks issued for the amounts you would like to transfer.
- Go to [www.rfcu.com](http://www.rfcu.com):
  - (1) Look under the "Products" tab
  - (2) Scroll down to "Visa Cards"
  - (3) Select "Visa Convenience Checks"
  - (4) Complete the online form

**NO BALANCE  
TRANSFER FEE**

**Once you receive your checks, simply mail them to your credit card vendors.\*\***

**If you don't have an RFCU Visa, go to [www.rfcu.com](http://www.rfcu.com) to apply today!**

\*Annual Percentage Rate (APR) as of January 29, 2013 and is available for a limited time. This offer may be withdrawn at any time and is subject to change. Account must be in good standing to qualify. Transfer up to the available maximum balance on your account. This offer may not be used to pay off or pay down an existing RFCU account.

\*\*When you advance funds from your Visa account, they are treated as a cash advance, with finance charges accruing from the date you make the transfer.

## Weymouth Branch Location Selected!

We are pleased to announce that we have secured a new location for our Weymouth branch. The branch will be located on Route 18 in the Supreme Plaza at 1690 Main Street in Weymouth. We are working diligently to get this new location up and running quickly. Please watch the website for important announcements regarding the branch opening celebration.

**The following services will now be available in Weymouth:**

- Drive-up access
- Night deposit drop box for businesses
- Free coin counting machine for members
- Extended branch hours

**NEW  
SERVICES!**

We will continue to provide you with service 7 days a week from the same friendly staff you have grown accustomed to.

Once again, we appreciate your patience and understanding as we work to prepare the new location for business.

# HOME EQUITY LINE OF CREDIT – SPECIAL!

- **APR of Prime  $-.50\%$ \***
- **No Fees or Closing Costs**
- **\$25,000 Minimum**
- **\$150,000 Maximum**
- **Limited Time Offer**

Apply today at [www.rfcu.com](http://www.rfcu.com).

\*1-4 family owner-occupied property only, Property cannot be in trust or currently for sale or intended to be sold within 6 months. This offer is for a limited time and may be withdrawn at any time. The Prime Rate is 3.25% as of 9/4/12. The Minimum Annual Percentage Rate (APR) will never be lower than 2.50% and the maximum APR will never be 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.



## Sign up for eStatements and get \$5.00!



Sign up for eStatements before May 1, 2013 and we will deposit \$5.00 into your RFCU checking or savings account after you receive your first eStatement!\* eStatements are electronic statements that are easily available in Online Banking for you to access from wherever you have internet access. No more statements to store or piles to sort through—just a few clicks and your statement is right in front of you.

### Why are eStatements a Smart Choice?

- Security – eStatements are protected by the highest level of commercial encryption available.
- Online Delivery – eStatements won't be lost or stolen in the mail.
- Accessibility – No more waiting for your statement to arrive in the mail! eStatements are available much faster than paper statements. You can view your statements from your office or the comfort of your home, 24 hours a day, 7 days a week.
- Environmentally Friendly – When you choose to receive your statements online, you help to conserve our natural resources!

### Signing Up for eStatements is Easy!

If you are the primary account holder and you have signed up for Online Banking:

- Log into Online Banking and click on the “eStatement” tab at the top of the screen.
- Read the Electronic Statement and Disclosure Agreement and select “Agree.”
- One full statement cycle after you enroll, you will receive an email notifying you that your eStatement is available.

### Not an Online Banking User?

#### Sign Up in 3 Easy Steps!

1. Go to [www.rfcu.com](http://www.rfcu.com)
2. In the **Online Banking Login** section select “Enroll-Personal” from the drop-down menu.
3. Complete and submit the application.

**Don't wait; this offer is available for a limited time. Sign up today!**

\*This offer is available for a limited time and is subject to change. Not available to members who have previously enrolled in the eStatement program.

# Free Checking

NO MINIMUM BALANCE, NO MONTHLY SERVICE CHARGE!

- FREE MasterMoney Debit\* and ATM Cards
- FREE Online Banking
- FREE Mobile Banking
- FREE DeposZip™ (deposit checks from your office, home or mobile phone)\*\*
- FREE Text Message Banking
- FREE unlimited Bill Pay
- FREE eStatements
- FREE unlimited check writing
- FREE Overdraft protection when linked to another account
- FREE unlimited ATM access at RFCU branches
- 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<sup>±</sup>

**Switch your account today!** Existing members can open a checking account online at [www.rfcu.com](http://www.rfcu.com), or call the Member Information Center at 800-562-7328.

\* You must be 18 years of age to apply for a MasterMoney Debit card.

\*\* To be eligible for this service you must be 18 years of age, have a Rockland Federal Credit Union checking or savings account open for a minimum of 30 days; business accounts 6 months; have a valid email address and be enrolled in Online Banking.

± Transactions include withdrawals and inquiries.

You may be assessed an additional fee or surcharge fee by the ATM owner if they are not a member of the SUM<sup>SM</sup> network.



# Free Business Checking

NO MINIMUM BALANCE, NO MONTHLY SERVICE CHARGE!

- FREE RFCU debit card (up to 4 cards per business account)
- FREE RFCU ATM transactions<sup>a</sup> at RFCU owned machines; \$1 per transaction<sup>b</sup> at non-RFCU ATMs
- FREE Online banking with unlimited bill pay
- FREE Mobile Banking
- FREE DeposZip™ (deposit checks from your office or mobile phone)<sup>c</sup>

**Visit your local branch to open an account today!**

<sup>a</sup> Transactions include withdrawals and inquiries.

<sup>b</sup> You may be assessed an additional fee or surcharge by the ATM owner

<sup>c</sup> To be eligible for this service you must be 18 years of age, have a Rockland Federal Credit Union business account open for 6 months; have a valid email address and be enrolled in Online Banking.



## Our closest location is in the palm of your hand!

Manage your finances anywhere, anytime with RFCU Mobile Banking. It's a fast, free<sup>1</sup> and secure way to:

- Check your account balance and transaction history
- Deposit Checks with Mobile DeposZip™<sup>2</sup>
- Transfer funds between eligible accounts
- Pay bills<sup>3</sup>
- Schedule text alerts
- Contact RFCU or locate an ATM quickly

Mobile Banking is available to Online Banking users who own mobile devices with web browsing capabilities and who subscribe to a data plan through their wireless carrier.

**To learn more about Mobile Banking visit [www.rfcu.com](http://www.rfcu.com).**

<sup>1</sup>Mobile banking is offered as a free service. You may incur and are responsible for any charges assessed by your mobile carrier. Message and data rates apply from your wireless carrier. Contact your mobile carrier for more information. You will be able to use mobile banking if you can access the internet from your smartphone. The display of your account information may vary depending on your phone model.

<sup>2</sup>To be eligible for this service you must be 18 years of age, have a Rockland Federal Credit Union checking or savings account open for a minimum of 30 days; business accounts 6 months; have a valid email address and be enrolled in Online Banking.

<sup>3</sup>For Members with established Bill Pay accounts.

# 10-Year Fixed Rate Home Equity Loan

# SPECIAL

Spring is here! Now is the time to think about home improvements. If you're looking to update your kitchen, finish your basement or add a deck, think of your credit union first! With a fixed rate home equity loan, paying for your home improvement projects will be easy and affordable. The hard part will be deciding how to spend it!



## 2.99% APR\*

For more information call 800-562-7328.  
Apply today at [www.rfcu.com](http://www.rfcu.com).

\*Annual Percentage Rate (APR) as of 1/19/12 and is subject to change. A \$25,000 loan at 2.99% APR with a 10 year term results in a monthly payment of \$241.29. 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, if applicable, is required. Minimum loan amount \$25,000, maximum loan amount \$150,000.

## FIXED MORTGAGE RATES

Term	Interest Rate	APR*	Points	Monthly Payment per \$1,000
10 Years	2.625%	2.685%	0.000%	\$9.48
15 Years	2.750%	2.791%	0.000%	\$6.79
30 Years	3.500%	3.523%	0.000%	\$4.49

Apply online, at your local branch office, or by calling a loan officer at 800-562-7328 ext. 136 today!

\*Annual Percentage Rate (APR) assumes a 20% down payment. Rates as of 2/19/13 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. One to four family owner occupied properties only. Maximum loan amount \$417,000. Property insurance and flood insurance, if applicable, are required.

## \$100 OFF your Closing Costs

### on a Rockland Federal Credit Union Mortgage!\*

*Present this coupon before June 1, 2013  
when you submit your application.*

\*First mortgages only. Not redeemable for cash.

This offer may not be combined with any other discounts or promotion.  
This coupon may not be duplicated and this offer may be withdrawn at any time.

### Member Service Center

(781) 878-0232

1-800-562-7328

### Website

[www.rfcu.com](http://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 Wal-Mart

### Rockland Office

241 Union Street

### Walpole Office

657 Main Street

### 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	-

### 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

