



Holiday Hours

2011

DECEMBER 24
Christmas Eve

All branches and drive-up windows close at 1PM

DECEMBER 25 AND 26
Christmas Observed

All branches closed

DECEMBER 31
New Year's Eve

Regular Business Hours:
Attleboro, Weymouth & Plymouth branches close at 4PM
All other branches close at 1PM

2012

JANUARY 1 AND 2
New Year's Day Observed

All branches closed

JANUARY 16
Birthday of Martin Luther King, Jr.

Attleboro, Weymouth & Plymouth branches open 10AM to 2PM,
All other branch offices closed

Is it Your Birthday?



Celebrate with a Birthday Share Certificate!

If you are an active checking account user* you are eligible for a Rockland Federal Credit Union Birthday Share Certificate! We want to express our appreciation to you for your valued business by offering you a special yield on a 9-Month Share Certificate.



Here's how it works:

- Visit a branch during the month of your birthday (it doesn't have to be on your actual birthday),
- Open a 9-month share certificate, for up to \$100,000,
- We will bump up our current 9-month APY** by .50%.

For example: Anna is celebrating her birthday this month. If the APY on our 9-month share certificate is 0.65%, her Birthday Share Certificate will have an APY of 1.15% (0.65+ 0.50)

If your birthday isn't in December remember to make a note on your 2012 calendar to treat yourself to a Birthday Share Certificate! For more information call the Member Information Center at 800-562-7328.

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

**Annual Percentage Yield (APY). Penalties may be imposed for early withdrawal of share certificates. Minimum deposit is \$500; \$100,000 maximum deposit per member. Fees may reduce earnings. Offer may be withdrawn at any time. IRAs excluded.

YEAR-END STRATEGIES FOR FINANCIAL SUCCESS



A year-end financial review provides a great opportunity to capitalize on events that occurred over the year and put your finances on firm footing for next year. I can make sure your investment plan is up-to-date.

Call today for more information or to schedule a consultation.



RFCU Financial Services
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@lpl.com



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

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

Savings Bonds



U.S. Savings Bonds are going paperless!

No more paper savings bonds through financial institutions or mail order after December 31, 2011

Buy and manage savings bonds electronically through TreasuryDirect, www.treasurydirect.gov.



Food Pantry Donations Needed!

Please help us support those in need this holiday season. More and more families will be turning to local food pantries for assistance in the upcoming months. As you can imagine, this time of year may be exceptionally difficult for some families.

Please consider making a donation to help our neighbors in need. We have food pantry collection boxes at the following branches: Rockland, Hanover, Weymouth, Marshfield, Plymouth, N. Attleboro and Mansfield.

All donations, whether large or small, are needed and greatly appreciated.



Revised Fee Schedule – Effective March 1, 2012

ACH payment made by telephone \$5.00

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

BALANCE IS EVERYTHING



Your investment plan should be created just for you; however, developing and maintaining a comprehensive plan can be a bit of a balancing act.

I can deliver the guidance needed to develop a well-balanced investment plan.

Call today for more information or to schedule a consultation.



RFCU Financial Services
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@lpl.com



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

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

MKT-06088-0410 Tracking #641559

