



## RFCU System Upgrade News

Technology is the engine that powers all services at RFCU-online, by branch, or by phone. At the core is the software that processes all of your transactions, keeps your records, credits your dividends, generates your statements, helps us answer your questions, and so much more.

This summer we will upgrade to a new, state-of-the-art software that will allow us to provide you more innovative and efficient services. Watch for future communications regarding this exciting system conversion later this year.

**Ready for a change? We can help!**

## Fixed Rate Home Equity Loans

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!



Apply online 24 hours a day at [rfcu.com](http://rfcu.com)!

**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](http://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.

## 2011 HOLIDAY HOURS



**FEBRUARY 21**  
**PRESIDENTS' DAY**

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

**APRIL 24TH**  
**EASTER**

All branches closed

**MAY 30TH**  
**MEMORIAL DAY**

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

# Free Checking!

No Fees,  
No Minimum Balance,  
Lots of Benefits!



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:

- FREE 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.

**Don't waste another penny on fees and service charges! Sign up for a FREE Checking account today!**

Open an account: Online at [www.rfcu.com](http://www.rfcu.com), by calling 1-800-562-7328, or at your local branch office.

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.

\*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.

# Skipping your loan payment couldn't be easier!



You may be able to skip your loan payment this month.

With the Skip-A-Pay program you may be able to skip your auto loan payment once every 12 months. (It is not available on mortgages, home equity loans or open-ended credit such as a VISA or credit line). Here's how it works:

- 1. Simply submit a Skip-A-Payment Request Form** at least 10 days prior to your due date. (Complete it online, drop it off, fax it, or mail it to your local branch office.)
- 2. We will review your request** to confirm that:
  1. Your account is in good standing,
  2. You have a \$5.00 balance in your RFCU share savings or checking account,
  3. Your loan payment is not being made by any credit insurance, and
  4. You have not requested a Skip-A-Pay in the last 12 months.
- 3. We will contact you only if your request is denied.**

## Skip-A-Pay Details...

- Your Skip-A-Payment request must be submitted at least 10 days prior to your loan payment due date.
- A \$35 processing fee may be withdrawn from your RFCU checking or savings account (*you select the account*) for each loan payment you want to skip.
- Interest will still accrue as your loan term is extended.
- You are responsible for suspending automatic payments you have initiated for the month you select to skip.

## Apply now to skip your next payment!

Go to [www.rfcu.com](http://www.rfcu.com) and look under "Products" and then "Personal Loans" to find the online application. If you have any questions regarding this service please call the Member Information Center at 781-878-0232 or 800-562-7328 during regular business hours.

Are you  
ready for  
some  
Baseball?

Enter to Win a Pair  
of Red Sox Tickets!

Please help us to better serve you by answering a few questions:

Do you have a checking account with us?  Yes  No

If No, please tell us why not? \_\_\_\_\_

What product or service, that we don't offer, would like us to consider? \_\_\_\_\_

Name: \_\_\_\_\_ Phone: \_\_\_\_\_

Complete this coupon and send it to Phyllis Feneck at 241 Union Street, Rockland, MA 02370.

Winner will be drawn and notified during the first week of April. Please, only one entry per member.