



Annual financial check up

Anytime is a great time to review your finances and RFCU Financial Services can help provide the trusted, professional guidance you need---whether you are saving for retirement, planning your insurance needs, looking for investment advisory services, wanting to reduce your tax liability, planning for a college education, buying a home, and more.

Ask yourself

- 1) Do you have more than one 401k plan at different employers?
- 2) Do you have a child heading to college in the next several years?
- 3) Do you have enough insurance to provide for your family's future needs and have you chosen deductibles that provide lower premiums with an acceptable level of risk?
- 4) Could you reduce your monthly mortgage payments by refinancing your mortgage?
- 5) Have you updated your beneficiaries recently on all of your financial accounts?



RFCU
Financial Services



Taking control of your financial future is an on-going process that requires some time and effort, but is well worth the effort.

Call today for more information or to schedule a consultation with Dan Cibotti, a registered LPL advisor leading the RFCU Financial Services team. Dan is committed to providing customized financial guidance based on your unique needs and goals. **To set up an appointment with Dan, stop by your local branch or call (781) 878-0232, ext. 146.**

Securities and advisory services offered through LPL Financial, a registered investment advisor, member FINRA/SIPC. Insurance products offered through LPL Financial or its licensed affiliates. Rockland Federal Credit and RFCU Financial Services are not registered broker/dealers and are not affiliated with LPL Financial. Tax and mortgage services are neither provided nor endorsed by RFCU Financial Services, LPL Financial or affiliated advisors.

Banking Convenience

DeposZip

DeposZip allows you to deposit your checks right from your mobile device!*

Enjoy the security, accessibility and convenience that DeposZip provides.

- **Security** —

DeposZip® integrates completely with Rockland Federal Credit Union's highly secure Online Banking system. The password and authentication technology used for Online Banking also protects your mobile check deposits.

- **Accessibility**— Don't wait to find time to visit a branch - make deposits any day or any time, funds may be deposited into your account sooner than waiting to find the time to go to a branch.

- **Convenience** —This FREE service is as easy as snapping a picture of the check with your mobile device! Save money, save time!

Enrolling is easy — DeposZip is part of our mobile banking app. To enroll in Mobile Banking, visit your Online Banking account and select 'Mobile Banking' from the 'Additional Services' tab. Already have mobile banking? Go to the 'Additional Services' tab in Online Banking and select 'Remote Deposit.'

*You must have an RFCU checking or savings account open for at least 30 days, business accounts for at least 6 months. You must be 18 years of age, have a valid email address and be enrolled in Online Banking



Apple Pay is here!

We are excited to announce that Rockland Federal Credit Union offers ApplePay for our Visa Credit Cards and MasterCard Debit cards!

You can locate Apple Pay merchants at www.apple.com/apple-pay/where-to-use/.

What is Apple Pay?

Apple Pay gives you the ability to pay using your iPhone 6, 6 plus, or Apple watch. You can add your debit card or credit card to the Wallet App on your phone, and then use your phone to 'check out' at any merchant that accepts Apple Pay.

It is a contactless payment technology and has unique security features built right into the devices you have with you.

Visit RFCU.com or call 800-562-7328 find out more.

EMV/Chip Cards

RFCU is now issuing EMV or Chip cards. They offer the same features of your current debit card but are more safe and secure.



What is a chip card?

A chip card contains an embedded microchip, as well as the traditional magnetic stripe. The chip protects in-store payments because it generates a unique, one-time code that is needed for each transaction to be approved. It is virtually impossible for fraudsters to replicate this feature in counterfeit cards, providing you greater security and peace of mind when making transactions at a chip-enabled terminal.

Due to increased debit card fraud and to protect our members, we have safe guards in place to help identify fraud and protect your accounts. If you are denied for a signature based transaction, try using your PIN. As always if you have any questions or problems, we are here to help!

Quick Balance

**In a rush and just need a Quick Balance?
It's as easy as 1, 2, 3!**

Once you have logged into the RFCU mobile application:

1. Go to the "settings" menu
2. Select "Quick balance" and turn this service "on"
3. The next time you log in simply swipe your finger on the mobile application home page and your account balances will show!

Direct Deposit

Tax time is here. If you are getting a return be sure to have it directly deposited to your RFCU account. It is more convenient, saves you time, is safer and will allow for faster availability of your funds!



Keep in touch with us!

Moving? Change your phone number or email address?

Please let us know so we can update our records and stay in touch with you!

Traveling? Please let us know your travel plans so you are not inconvenienced. With increasing fraud we continually monitor fraud patterns and transactions to protect your accounts.

If you need to reach our card processor after normal business hours please call 866-842-5208 if traveling domestically, or (701)461-2551 if travelling internationally for debit cards. If you are using your RFCU Visa card, please call 800-369-4887.

Protecting Your Personal Security

1 Spot imposters.

Scammers often pretend to be someone you trust, like a government official, a family member, a charity, or a company you do business with. Don't send money or give out personal information in response to an unexpected request — whether it comes as a text, phone call or an email.

2 Do online searches.

Type a company or product name into your favorite search engine with words like "review", "complaint" or "scam." Or search for a phrase that describes your situation, like "IRS call." You can even search for phone numbers to see if other people have reported them as scams.

3 Don't believe your caller ID.

Technology makes it easy for scammers to fake caller ID information, so the name and number you see aren't always real. If someone calls asking for money or personal information, hang up. If you think the caller might be telling the truth, call back to a number you know is genuine.

4 Don't pay upfront for a promise.

Someone might ask you to pay in advance for things like debt relief, credit and loan offers, mortgage assistance, or a job. They might even say you've won a prize, but first you have to pay taxes or fees. If you do, they will probably take the money and disappear. Learn where to get real help with these issues at consumer.ftc.gov.

5 Consider how you pay.

Credit cards have significant fraud protection built in, but some payment methods don't. Writing money through services like Western Union or MoneyGram is risky because it's nearly impossible to get your money back. That's also true for reloadable cards like MoneyPak, Reloadit or Vanilla. Government offices and honest companies won't require you to use those payment methods.

6 Talk to someone.

Before you give up your money or personal information, talk to someone you trust. Con artists want you to make decisions in a hurry. They might even threaten you. Slow down, check out the story, do an online search, consult an expert — or just tell a friend.

7 Hang up on robocalls.

If you answer the phone and hear a recorded sales pitch, hang up and report it to the FTC. These calls are illegal, and often the products are bogus. Don't press 1 to speak to a person or to be taken off the list. That could lead to more calls.

8 Be skeptical about trial offers.

Some companies use free trials to sign you up for products and bill you every month until you cancel. Before you agree to a free trial, research the company and read the cancellation policy. And always review your monthly statements for charges you don't recognize.

9 Don't deposit a check and wire money back.

By law, banks must make funds from deposited checks available within days, but uncovering a fake check can take weeks. If a check deposit turns out to be a fake, you're responsible for repaying the bank.

10 Sign up for free scam alerts from the FTC at ftc.gov/scams.

Get the latest tips and advice about scams right to your inbox.





Don't forget to make your IRA contribution!

PLAN NAME	STANDARD LIMIT	CATCH-UP LIMIT (age 50 and older)
Traditional	\$5,500	\$6,500
Roth*	\$5,500	\$6,500

*Modified AGI limits: Single: \$116,000 – \$131,000; Married Filing Jointly: \$183,000 – \$193,000

2016 IRA Contribution Deadline is 4/17/17.

INTEREST RATES

Home Equity Line of Credit 3% APR*

*Variable Annual Percentage Rate (APR) based on Wall Street Journal Prime Rate ("Prime") minus .50%. As of 12/18/15 the Prime Rate is 3.50%. The minimum APR will never be lower than 2.50% and the maximum APR will never be greater than 18%. 1-4 family, owner-occupied properties only. Property cannot be in trust or currently for sale or intended to be sold within 6 months. This is a variable rate and therefore subject to change. Property insurance is required. Flood insurance may be required. Equal Housing Lender.

CD Rate Special – 13-month Term 1.25% APY*

*Annual Percentage Yield (APY) is 1.25% as of 12/9/16. Assumes interest is left to maturity. Rates are subject to change. Penalties may be imposed for early withdrawal of term certificate and fees may reduce the earnings. Refer to RFCU's Truth-in-Savings Disclosure. Minimum balance to open is \$500, maximum deposit is \$100,000.

HOLIDAY HOURS

Monday, January 16
Martin Luther King, Jr. Day

Monday, February 20
President's Day

Attleboro, Plymouth, and Weymouth:
10 AM – 2 PM.

All other branches closed.

Member Service Center

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

Website

www.rfcu.com

Attleboro Office

217 South Main Street
Inside Seabra Foods

Hanover Office

1771 Washington Street
Hanover Mall

Mansfield Office

76 Copeland Drive

Marshfield Office

850 Moraine Street
Across from Town Hall

North Attleboro Office

652 E. Washington Street

Plymouth Office

300 Colony Place
Inside Walmart

Rockland Office

241 Union Street

Walpole Office

564 Main Street

Weymouth Office

1690 Main Street
Supreme Plaza

