

2012 Holiday Hours

JANUARY 16

**Birthday of Martin
Luther King, Jr.**

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

FEBRUARY 20

President's Day

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



Fixed Mortgage Rates

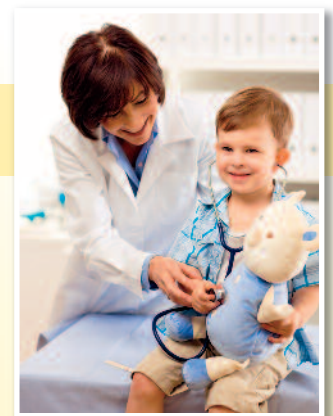
Term	Interest Rate	APR*	Points	Monthly Payment
10 Years	3.250%	3.260%	0.000%	\$1,954.38
15 Years	3.500%	3.508%	0.000%	\$1,429.77
30 Years	4.250%	4.272%	0.000%	\$984.00

Apply online, at your local branch office, or by calling a loan officer at 781-878-0232 or 800-562-7328 ext.136 today!

*Annual Percentage Rate (APR) assumes a 20% down payment. Rates as of 12/5/11 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.

Children's Hospital Boston

**Over \$9,000
Donated to the
Children's Hospital!**



Thanks to the kindness of our members, Rockland Federal Credit Union was able to collect and donate \$9,149.32 to the Children's Hospital of Boston.

Your generosity is greatly appreciated.



Relax, and quit worrying about hidden fees with **FREE Checking!**



With an RFCU Free Checking account you never have to worry about service charges or maintaining a minimum balance. Free Checking members enjoy all of the following great features and services:

- 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.

Open an account: online at www.rfcu.com, by calling 1-800-562-7328, or at your local branch office.

*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!



Start 2012 with Some CASH in Your Pocket!



Use our coin counting machines to turn your coins into CASH.

Coin Machines are free to RFCU members only. Machines are located at the following branches: Rockland, Hanover, Marshfield, Plymouth, Mansfield, North Attleboro and Walpole.

Fee Schedule Update

Beginning March 1, 2012
all international
MasterMoney™
Debit Card transactions
will include a Cross-Border
Transaction fee of .8%.



I MAKE IT EASY TO ROLL OVER YOUR 401(k)



If you are retiring or changing jobs, you may have complicated choices to make regarding your 401(k) plan assets. What you do with these assets could significantly impact your lifestyle in retirement.

Your future is too important to risk making the wrong decision. I can help—every step of the way. 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

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Rockland, MA 02370
(781) 681-6346 Fax
(781) 878-0232 x 146
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Not NCUA Insured | Not Credit Union Guaranteed | May Lose Value

MKT06054-0410 Tracking #642107



Federally Insured by NCUA