

NEW LOCATION FOR WEYMOUTH BRANCH

We are actively researching opportunities in Weymouth for a new branch location that will be convenient and safe to transact business.

This process will take several months to research and evaluate suitable locations.

Thank you for your business and patience.

Mobile DeposZip™ Is Here!

Now you can deposit checks using your mobile device!

With Mobile DeposZip® you can:

Make deposits securely — Mobile 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 DeposZip® transactions.

Save time and money — Preparing deposits electronically is quick and easy, freeing up your time for other items on your "to do" list.

Get access to your money faster — With the ability to make deposits anytime from your mobile device, funds may be deposited into your account sooner than waiting to find the time to go to a branch—just tap, snap and deposit!

How to register...

If you have registered for DeposZip®, you are automatically enrolled in Mobile DeposZip too! If you haven't registered for DeposZip, please log into Online Banking, click on the "Remote Deposit" option at the top of the page and follow the simple instructions.



Important Security Upgrade Notice for Online Banking Users!

On February 25, 2013, we will perform a security upgrade that will affect how you access your Online Banking account. To ensure that you have seamless access to your accounts during this upgrade, it's important that you take two quick steps—one now and one later.

Action Needed Now:

Create a strong login. The enhanced security will require that you update your user ID and password. Here's how:

- **User ID** – Go to User Options and click "Change User ID." Create a new ID that is 8 to 16 characters and has at least 1 letter and at least 1 number.
- **Password** – Go to User Options and click "Change Password." Your new password must be at least 6 characters, and must include letters as well as numbers and/or symbols.

If your current User ID and Password match these requirements, there is no need to make any changes now.

Action Needed Later:

Get an access code. Once the upgrade is complete for all users, you'll be prompted to enter your phone number or email address when you log in. We'll use this email address or phone number to immediately send you an access code via email, text and/or automated voice message.

(Please note: If you have international service, your mobile phone will not work. You can ask the system to remember your computer or mobile device so you do not have to repeat this step every time you log in. However, you will need a new access code for each computer/mobile device not recognized by the system.)

Please don't wait—take action today!

Cash in with CashRewards

It's easy to put money back in your pocket with our CashRewards program. Just use your Rockland Federal Credit Union Visa® Platinum credit card every time you shop. For each qualified* purchase you make, you'll receive an ANNUAL cash reward. The more you use your card, the greater your reward!

Here's how your CashRewards program adds up:

Earn a rebate on all qualified* purchases you make with your Rockland Federal Credit Union Visa® Platinum credit card.

PAYMENT TIER	
Yearly Purchases	CashRewards Bonus [†]
\$ 2,000 - \$5,000	.10%
\$ 5,001 - \$10,000	.25%
\$10,001 - \$25,000	.50%
\$25,001 - \$100,000	1.00%

Earn CashRewards when you:

- Buy groceries
 - Get gas and tune-ups for your car
 - Dine at your favorite restaurant
 - Purchase clothes and home furnishings
 - Remodel your home
 - Donate to your favorite charity
- The CashRewards program is an automatic feature of your Rockland Federal Credit Union Visa® Platinum credit card, so make this card your first choice every time.




To apply for a Rockland Federal Credit Union Platinum Visa, go to WWW.RFCU.COM, visit your local branch office or call us at 800-562-7328.

2012 Platinum Visa CashRewards Payout

This month RFCU will pay out CashRewards to our Visa Platinum cardholders. When members use their Platinum Visa cards, they are automatically enrolled in our CashRewards program and become eligible to receive annual cash rewards. The more the card is used, the greater your reward! You can earn up to \$1,000 back on qualified purchases*! Your rewards will be posted to your account during the first two weeks of the new year. Your account will be credited up to \$1,000 depending on how much you've spent. For more information visit www.rfcu.com.

* Qualified purchases do not include PIN-based purchases, cash advances, balance transfers, convenience checks, or returns. CashRewards are posted to the account annually. Account must be open, not cancelled, terminated or delinquent at the time each year CashRewards are posted to the account.

† Maximum payout \$1,000.




LEAVE SOMETHING BEHIND?

If you've changed jobs and left behind a 401(k) or other qualified plan, you could be neglecting one of your most important assets. I can help you manage and monitor your investments, creating a strategy that aligns your retirement savings with your overall financial goals.

- Learn the tax consequences of lump-sum distributions
- Discover the tax advantages of an IRA rollover
- Avoid common 401(k) rollover mistakes

Call today for more information or to schedule a consultation.

Please contact your qualified tax advisor to discuss tax-related strategies.



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 Office
daniel.cibotti@lpl.com

RFCU
Financial Services

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

Not NCUA Insured Not Credit Union Guaranteed May Lose Value

MKT06078-0410 Tracking #642104

Free Checking

NO MINIMUM BALANCE, NO MONTHLY SERVICE CHARGE!

- FREE MasterMoney Debit** and ATM Cards
- FREE Online Banking
- FREE Mobile Banking
- FREE Remote Deposit
- 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*

Switch your account today! Existing members can open a checking account online at www.rfcu.com, or call the Member Information Center at 800-562-7328.

*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 SUMSM network.

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

Quick Reference ID Theft Checklist

Even if you're very careful about keeping your personal information to yourself, an identity thief can strike at any time. Identity theft happens when your personal information is stolen and used without your permission. This is a serious crime that can damage not only your credit history and your finances but also your reputation. If you suspect that your personal information has been used to commit fraud or theft, take the following steps right away:

If your RFCU ATM/Debit card has been stolen:

- During regular business hours — Call 781-878-0232 or 800-562-7328 extension 105 to report your card missing or stolen. We will place a block on the card and re-issue you a new card.
- After Hours — Call 800-528-2273. Follow the automated instructions.
- It is important to contact the Card Operations Department the next business day by calling 781-878-0232 or 800-562-7328 extension 105 so that we can verify the information and reorder a new card for you.



If your RFCU Visa card has been lost or stolen:

- During regular business hours — Call 781-878-0232 or 800-562-7328 extension 104 to report your card missing or stolen. We will place a block on the card and re-issue you a new card.
- After Hours — Call 1-866-839-3485. Follow the automated instructions.
- It is important to contact the Card Operations Department the next business day by calling 781-878-0232 or 800-562-7328 extension 104 so that we can verify the information and reorder a new card for you.

In addition to the steps above, you should:

- Place a fraud alert on your credit reports by calling any of the three major credit bureaus (see box, left) and ask for a copy to review.
- Close any accounts that have been tampered with or opened fraudulently.
- File a report with your local police or the police in the community where the theft took place.
- File a complaint with the FTC. Remember to follow up all calls in writing; send your letter by certified mail, return receipt requested, so you can document what the company received and when; and keep copies for your files.

Major Credit Bureaus

Equifax: 1-800-525-6285
Experian: 1-888-397-3742
TransUnion: 800-888-4213

Funds Availability Policy Reminder



When you deposit checks into your account please keep our Funds Availability policy in mind. **The first \$200 from a deposit of checks will be available on the first business day after the day of your deposit. If your deposit is less than \$5,000, the remaining funds will be available on the second business day after the day of your deposit. If your deposit is more than \$5,000, or we have reason to believe the check will return unpaid, there may be a delay of up to 7 business days for the remaining funds to be available.** Examples:

- If you deposit a check of \$700 on a Monday, \$200 of the deposit is available on Tuesday. The remaining \$500 is available on Wednesday.
- If you deposit a check of \$5,600 on a Monday, \$200 of the deposit is available on Tuesday. \$4,800 will be available on Wednesday. The remaining \$600 will be available the following Wednesday.

We will notify you if we delay your ability to withdraw funds and we will tell you when the funds will be available.

Your Home—It's Not Only Your Castle; It May Be Your Most Valuable Investment

Rockland Federal Credit Union has a variety of mortgage and home equity options to meet the needs of our members. Whether you are buying your first home or looking to use the equity you've established to make home improvements, we can help! Apply online, at your local branch office, or by calling a loan officer at 781-878-0232 or 800-562-7328 ext. 136 today!

HOME EQUITY LINE OF CREDIT — SPECIAL!

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



*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 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. Not available for homes currently for sale or intended to be sold within 6 months of closing or condominiums.

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

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

For details on other mortgage and home equity options go to www.rfcu.com or call 800-562-7328.

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 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

