

**How about something**  
**FREE**  
**for a change?**

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 Online Banking
- FREE eStatements
- FREE Debit card\*
- 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\*\*
- FREE Overdraft protection when linked to an RFCU statement savings account.
- FREE Unlimited Bill Pay
- FREE first order of standard style checks
- FREE Direct Deposit
- FREE Unlimited check writing

**Don't waste another minute-open an account online, by phone or at your local branch office today!**

\*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.



**Holiday Hours**  
**Happy New Year!**

**New Year's Day**

January 1  
All branch offices closed

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

January 21  
In-store branches open  
10AM to 2PM  
All other branch offices closed

**IRA Special**

**Don't forget to make your 2007 IRA Contribution!**

**12 Month Share Certificate**

**5.50% APY\***

- New Contributions Only
- 2007 Maximum Contribution \$5,000\*\*
- 2008 Maximum Contribution \$6,000\*\*
- Available until April 15, 2008

\*Annual Percentage Yield as of January 1, 2008 and is subject to change. Assumes interest is left to compound to maturity. A minimum deposit of \$25.00 is required. Personal accounts only. Available for a limited time. Penalties may be imposed for early withdrawal of share certificates. Fees may reduce earnings on these accounts. Other rates and terms are available. Deposits are fully insured to the legally permissible deposit limits allowed by Massachusetts regulations. Rate is available for Traditional, Roth or Coverdell ESA (Education Savings Account). Additional tax and penalty for early withdrawals made prior to age 59½. IRA deposits are insured to \$250,000 by NCUA and excess in full by MSIC.

\*\*2007 maximum is \$4,000 with a catch-up of \$1,000 for those 50 and older. 2008 maximum is \$5,000 with a catch-up of \$1,000 for those 50 and older.



Save time and money by paying bills online!




## Online Banking and Bill Pay

**Safe, Convenient, Free!**

RFCU Online Bill Payment allows you to pay an unlimited number of bills for FREE! You can make payments to anyone - a retail store, another financial institution, or a person-all without writing a check. You simply enter the due date, the payee information, and the amount of the payment. The funds are automatically deducted from your checking account - you save time, a stamp and a check!

### Sign Up and Get Started Today!

Signing up for Online Banking is simple. Go to [www.rfcu.com](http://www.rfcu.com) and select "Enroll Personal" from the drop down menu in the Online Banking box. Follow the instructions and you'll be on your way to simplifying your life. Don't wait, paying bills and managing your finances online will save you time and money!




## Are You Ready to Get Fiscally Fit?


We develop custom-tailored financial recipes to address our clients' unique investment needs. So we won't try to feed you the same stale solutions offered at the shop down the street.

With our time-tested asset allocation models, professional investment selection and rebalancing, we'll develop a plan that suits your needs.

To learn more about our services, call us today.



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Securities Offered Through Linsco/Private Ledger, (LPL) Member NASD/SIPC
Not NCUA Insured
No Credit Union Guarantee
May Lose Value

## 5 Month Share Certificate

# 4.75% APY\*

\*Annual Percentage Yield (APY). Assumes interest is left to compound to maturity. A minimum deposit of \$500.00 is required. Maximum deposit is \$100,000, personal accounts only, not available for IRAs. APY effective as of January 1, 2008. Available for a limited time and is subject to change. Penalties may be imposed for early withdrawal of share certificates. Fees may reduce earnings on these accounts. Other rates and terms are available. Deposits are fully insured to the legally permissible deposit limits allowed by Massachusetts regulations.

# Paying a high rate on your auto loan?

Refinance it at RFCU and you may save money!

RFCU has competitive auto loan rates. We're always looking for ways to help our members save money. If you think your auto loan payment is too high, check out our low rates. Refinancing with us may lower your monthly payment and allow you to keep more cash in your pocket!

You have the option of lowering your payment by refinancing your loan and extending the term. Remember, there are no application fees and no pre-payment penalties. Take a minute to visit our website and use our loan calculator to see if you are getting the best value for your money!

\*Annual Percentage Rate (APR) shown represents the lowest rate currently available as of December 1, 2007 and is subject to change. This rate is for qualified applicants based on approved credit. Other rates are available based on member's credit history. Not available on existing RFCU auto loans. Monthly payment for a \$20,000 new auto loan with an APR of 5.49% for 48 months is \$465.04.



## RFCU Has Auto Rates as Low as

# 5.49%<sup>APR\*</sup>

Call us or visit

[www.rfcu.com](http://www.rfcu.com) to apply.

## 2007 Platinum Visa CashRewards Payout



This month RFCU will pay out over \$105,000 in Cash Rewards 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\*. At the end of each quarter, your account will be credited up to \$1,000 depending on how much you've spent. Here's how our CashRewards program adds up:

### CashRewards Payment Tier

Yearly Purchases	CashRewards Bonus
\$5,000 and below	.25%
\$5,001 - \$10,000	.50%
\$10,001 - \$25,000	1.00%
\$25,001 - \$66,600	1.50%

**Apply today at a branch, by phone or online and start earning your CashRewards tomorrow!**

\*Your account must be open, not cancelled, terminated or delinquent at the time each year CashRewards are credited to the account. Rewards accumulate from January 1, 2008 through December 31, 2008. Qualified purchases do not include cash advances, convenience checks, balance transfers or returns.

\*\*Cash advances and balance transfers may not be used to pay off or pay down any RFCU account.

†9.90% Annual Percentage Rate effective as of November 11, 2006 and is subject to change without notice. Maximum Annual Percentage Rate is 18.00%

### Other Great Features of Our Platinum Visa...

- **Credit lines from \$7,500 to \$30,000**
- **Low 5.99% Annual Percentage Rate (APR) on balance transfers and convenience check cash advances for life!\*\*** This rate is yours for the life of the transfer. Transferring balances at this low rate could save you substantial money on interest and there's no balance transfer or cash advance fee to pay.
- **Low fixed rate on purchases.** You'll enjoy a great low Annual Percentage Rate of 9.90%<sup>†</sup> on purchases. Best of all, it's fixed.
- **No Annual Fee**



## Fixed Rate 30 Year Mortgage

Check out our low fixed rates...

Interest Rate	APR*	Points	Principal and Interest Monthly Payment*
6.375%	6.379%	0	\$1,247.74
6.125%	6.224%	1	\$1,215.22

Call for other rates and terms.

Apply online at [www.rfcu.com](http://www.rfcu.com), at your local branch office or by calling 781-878-0232 or 800-562-7328 ext.135 today!

\*Annual Percentage Rate (APR) assumes a 20% down payment. Rates as of 11/27/2007 and are subject to change without notice. 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.

Apply for a mortgage at Rockland Federal Credit Union and when you are approved we'll give you...

# \$500.00\*

## Off Closing Costs!

Clip this coupon and bring it with you when you apply!

\*This coupon is valid for members who apply and are approved for a mortgage loan at Rockland Federal Credit Union. It may not be combined with any other discount or promotion and is limited to one coupon per household. This offer is available until January 31, 2008.

### Member Service Center

(781) 878-0232

1-800-562-7328

### Website

[www.rfcu.com](http://www.rfcu.com)

### Tele-Touch

1-800-662-7328

### Attleboro Office

A&J Seabra  
217 South Main Street

### Hanover Office

Rte 53 at the Hanover Mall

### Mansfield Office

76 Copeland Drive

### Marshfield Office

Rte 3A, 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

### Weymouth Office

Johnnie's FoodMaster, Rte 18

#### 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	9-8	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

