

Mobile Banking Is Here!

Manage your finances anywhere, anytime with RFCU Mobile Banking. It's a fast, free¹ and secure way to:

- Check your account balance and transaction history
- Transfer funds between eligible accounts
- Pay bills on the spot²
- Schedule text alerts
- Contact RFCU or locate an ATM quickly



Mobile Banking is **available to Online Banking users** who own mobile devices with web browsing capabilities and that subscribe to a data plan through their wireless carrier.

To Activate Mobile Banking:

Using an App

1. If you are an **Online Banking user** and you have an Android, iPhone or iPad device, simply download the app from the Android Market ("RFCU Mobile Banking" app) or iTunes website ("Rockland Federal Credit Union Mobile Banking" app).
2. Once the app is installed, open the app and sign into RFCU Online Banking as usual and you will have immediate access to your RFCU accounts.

Using your browser (Blackberry or other devices)

1. Using your browser type in **www.rfcu.com**.
2. You will automatically reach a version of Online Banking that has been created for use with mobile devices and is easy to read and use.
3. Sign into RFCU Online Banking as usual and you will have immediate access to your RFCU accounts.

Our Text Message Banking service works on all major mobile providers in the U.S. including: Alltel, AT&T, CellularOne (Dobson), Nextel, Sprint, T-Mobile, US Cellular, Verizon, and Virgin Mobile.

To Activate Text Message Banking

1. Log into Online Banking from a computer.
2. Select the "Transfers" tab and then "Notifications."
3. Enter and submit the required information.

To learn more about Mobile Banking visit www.rfcu.com!

Text Message Banking Keywords Text to 454545

- bal → Primary account balance
- balall → All account balances
- last → Last 5 transactions on primary account
- balchk → Account balance of checking account
- balsav → Account balance of savings account
- trans → Transfer funds to primary account
- help → Help on keywords
- stop → Deactivate Text Message Banking service

¹ Mobile banking is offered as a free service. You may incur and are responsible for any charges assessed by your mobile carrier. Message and data rates apply from your wireless carrier. Contact your mobile carrier for more information. You will be able to use mobile banking if you can access the internet from your smartphone. The display of your account information may vary depending on your phone model.

² For Members with established Bill Pay accounts.



HOLIDAY HOURS

Wednesday, July 4th
Independence Day

All branch offices closed.

Monday, September 3rd
Labor Day

All branch offices closed.

IMPORTANT

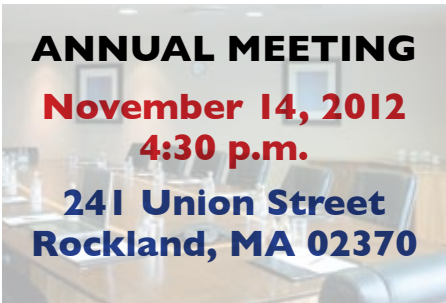
Protect Your Identity!

If you receive a phone call or text message asking for debit and/or Visa card numbers, expiration dates and personal identification numbers (PINs), **DO NOT** respond by providing your personal account information!

An employee of Rockland Federal Credit Union will never call or text you and ask for your account number, social security number or any other personal information. If you respond to a similar call or text, please notify the credit union immediately at 800-562-7328.

2012 Board of Directors Elections

All Credit Union members are invited to attend the 90th Annual Meeting of the members of Rockland Federal Credit Union. The meeting will be held on November 14, 2012 at 4:30 p.m. at 241 Union Street, Rockland, MA. The nominating committee has re-nominated current Board member Paul Lane for the existing three-year vacancy. Below is a brief biography of Paul.



Paul Lane

Paul is currently Treasurer of the Board of Directors and is self-employed as a tax consultant. He has been a member of the Board since 1995. Paul is a graduate of Northeastern University with a BS in Accounting. He holds the status of Enrolled Agent from the Internal Revenue Service. He has over 30 years of experience with credit unions both as an examiner for the National Credit Union Administration and consultant to the credit union industry.

Nominations by Petition

Any Rockland Federal Credit Union member wishing to add his or her name to the ballot may do so by petition. Candidate petitions will be available beginning June 1, 2012. Petition candidates must obtain 500 valid Rockland Federal Credit Union member signatures, by September 7, 2012. To appear on the ballot, petitions must be delivered to the Credit Union's main office by 4:00 p.m. on September 7, 2012. For further information on filing a nomination by petition please contact Phyllis Feneck at Rockland Federal Credit Union, 241 Union Street, Rockland, MA 02370.

Voting Procedure at Annual Meeting

Nominations will be taken from the floor only under the following conditions:

- 1) when sufficient nominations have not been made by the nominating committee, or
- 2) by petition to provide one nominee for each position to be filled, or
- 3) when circumstances prevent the candidacy of the one nominee for a position to be filled.

The election will be conducted by ballot and will be by plurality vote, except when there is only one nominee for each position to be filled, in which case the chair may take a voice vote or declare each nominee elected by general consent or acclamation.

FIXED MORTGAGE RATES

Term	Interest Rate	APR*	Points	Monthly Payment per \$1,000
10 Years	2.875%	2.935%	0.000%	\$9.60
15 Years	3.000%	3.041%	0.000%	\$6.91
30 Years	3.875%	3.899%	0.000%	\$4.70

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 5/22/12 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.

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

Weymouth Office

35 Pleasant Street, FoodMaster

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	9-7	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

