



## Don't Stress Out over Minimum Monthly Payments

Transfer high rate balances  
to an RFCU  
**Platinum Visa and SAVE!**

- 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.

- Credit lines from \$7,500 to \$20,000
- Low fixed rate on purchases. You'll enjoy a great low Annual Percentage Rate of

# 9.90%<sup>†</sup> on purchases.

- Annual Cash Rewards (Visit [www.rfcu.com](http://www.rfcu.com) for details).
- Local Servicing
- No Annual Fee

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

<sup>†</sup>9.90% Annual Percentage Rate effective as of May 1, 2008 and is subject to change without notice. Maximum Annual Percentage Rate is 18.00%

# Earn More on Your Money with Dividend Checking!

## 2.50% APY\*\*

If you're looking for a checking account that allows you to use any ATM and pays you dividends on your hard-earned money—Dividend Checking is the account for you! Not only will you receive free standard style checks, members will not be charged an ATM fee by RFCU at any ATM\*!

When you sign up for direct deposit of your net pay, Social Security, or pension to your Dividend Checking account you will also receive reimbursement for up to \$8.00 a month in ATM surcharges charged to you by other financial institutions. Other features of Dividend Checking include:

- Tiered dividend rate\*\* – the higher your balance, the higher your rate
- FREE Online Banking
- FREE eStatements
- FREE Unlimited Bill Pay
- FREE Unlimited Check writing
- FREE American Express Traveler's Cheques
- FREE to members 50 years of age and older
- No monthly checking fee with average monthly checking balance of \$500 or a combined average monthly deposit balance of \$1,000 in savings or certificates. (Pay only \$5.00 if balance falls below minimum.)

Open a Dividend Checking account online at [www.rfcu.com](http://www.rfcu.com), at a local branch, or by calling us at 800-562-7328.

\*You may be assessed an additional fee or surcharge by the ATM owner if they are not a member of the SUM Network.

\*\*Deposits are fully insured to the legally permissible deposit limits allowed by Massachusetts regulations. Annual Percentage Yields are as of 5/1/08 and are based on the following balance tiers: \$500-\$2,499.99 earns 1.00%; \$2,500-\$19,999.99 earns 1.85%; \$20,000-\$49,999.99 earns 2.15%; \$50,000 and higher earns 2.50%. Fees may reduce earnings on the account and rates may change at any time.

## Holiday Hours



### JULY 4

#### Independence Day

All branch offices closed

### SEPTEMBER 1

#### Labor Day

All branch offices closed



# High Yield Reward Savings

## 3.25%<sup>APY</sup>\*

On deposits of \$15,000 – \$100,000

If you're an active checking account user looking for a high yield and you don't need regular access to your savings, this is the account for you!

High Yield Reward Savings gives you:

- High Dividends
- Unlimited deposits – add any amount at any time
- One FREE monthly withdrawal – You can withdraw money from your account once each month for FREE. Every additional withdrawal during the month is subject to a \$25.00 fee
- FREE eStatement delivery

To qualify for the high yield, you must have an average balance of \$15,000 in your High Yield Reward Savings account, receive an eStatement on this account and be an active RFCU checking account user.\*\*

\*Annual Percentage Yield (APY) on balances of \$15,000-\$100,000. Balances of \$14,999 or less will earn an Annual Percentage Yield of 0.50%. These yields are as of 5/1/08 and are subject to change without notice. Fees may reduce earnings.

\*\*To be considered an "active RFCU checking account user" you must meet one of the following conditions 45 days prior to the dividend period: have recurring direct deposit of \$100 or more into your RFCU checking account, make three or more debit card purchases or pay three or more bills online.



## Make Your Investment Portfolio Work for You.

The enormous amount of information available to today's investor means the big picture can be a bit overwhelming. We can help you sort through the clutter, bring your investment goals into focus and design a portfolio to help meet them.

We stay focused on the one thing that matters most – finding well-managed investments, one at a time, through intensive financial analysis and hands-on research.

Call today for more information or to schedule a consultation.



Securities offered through  
LPL Financial, Member  
FINRA/SIPC  
Insurance Products Offered  
Through Private Ledger  
Insurance Services of  
Massachusetts, Inc. & its  
affiliates

Not NCUA Insured
No Credit Union Guarantee
May Lose Value

RFCU Financial Services  
Daniel Cibotti  
Financial Advisor  
Located at Rockland Federal Credit Union  
241 Union Street  
Rockland, MA 02370  
(781) 878-0232  
Fax: (781) 681-6346  
daniel.cibotti@lpl.com  
www.rfcu.com



# Home Equity Loan

Use the equity in your home to make home improvements, consolidate debt, pay for your summer vacation-you decide what you'll use it for.

## 10 Year Home Equity Loan

# 5.99%<sup>APR</sup>\*

**Call 781-878-0232 or 800-562-7328  
for more information or to apply today!**

\*Annual Percentage Rate (APR) as of 5/1/08 and is subject to change. A \$25,000 loan at 5.99% APR with a 10 year term results in a monthly payment of \$277.43. Other rates and terms are available. 1-4 family owner occupied properties only. Not available for homes currently for sale or intended to be sold within 6 months of closing. Please be advised that the Credit Union will not finance properties in trust and/or in cases where the first mortgage is an adjustable rate mortgage with a negative amortization. Property Insurance required, Flood Insurance may be required. Minimum loan amount \$25,000, maximum loan amount \$150,000.

# RFCU Has Auto Rates as Low as



**4.99% APR\***  
Call us or visit  
**www.rfcu.com**  
to apply.

\*Annual Percentage Rate (APR) shown represents the lowest rate currently available as of May 1, 2008 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 4.99% for 48 months is \$460.50.

## Notice of Your Financial Privacy Rights

This is our privacy notice to you. It covers "nonpublic personal information" or, as used below, "information." We obtain information about you in the course of providing services to you, our members and former members. It does not cover information that we obtain from public sources such as telephone directories or public records.

If, at any time, after reviewing this policy you have questions or comments, please contact one of our member service representatives at (781) 878-0232. You may also write to us at the following address:

Rockland Federal Credit Union • Attn: Phyllis Feneck • 241 Union Street • Rockland, MA 02370



### The Confidentiality, Security and Integrity of Your Information

We restrict access to information about you to those employees who need to know that information to provide you with products and services. We maintain physical, electronic, and procedural safeguards that meet or exceed federal regulations to guard your information.

### The Information We Collect

We collect information about you from:

- Your applications for our services
- Your transactions with us
- Consumer reporting agencies and other parties who we ask to verify the information that you have provided to us such as your employment history and your other creditors
- Third parties with whom we have arrangements to provide services to you such as automobile dealers and mortgage lenders
- Market surveys conducted on our behalf
- Correspondence and "e-mails" that you send to us

### The Information We May Disclose

We may disclose information about you:

- To provide services that you request
- To provide you with information about additional products and services
- To the extent necessary to conduct our business
- As required by law such as when we receive a court order or subpoena

### Businesses With Whom We Share Information

In order to provide you with high quality products and services, we have entered into agreements with other companies that perform marketing or other services for us or provide additional financial products for you to consider. We only work with companies that agree to maintain strong confidentiality protections and limit the use of the information we provide. We do not permit these companies to sell or give your information to others. We also restrict their ability to contact you to direct mail solicitations.

### Types of information we may disclose:

We may disclose to third parties any information we may have about you, including but not limited to your name and your address.

We share information with the following types of businesses:

- Financial service providers, such as companies providing mortgages, securities, financial planning, credit card or insurance services.
- Non-financial companies such as consumer reporting agencies, merchants, data processors, check/share draft and other printers, retailers, plastic card processors and government agencies.

Additionally, we may disclose information about you under other circumstances as permitted or required by law or where you consent. These disclosures may include information to conduct the operations of the Credit Union, or to protect the security of our financial records.

# 2008 Board of Directors Elections

All Credit Union members are invited to attend the 86th Annual Meeting of the members of Rockland Federal Credit Union. The meeting will be held on November 12, 2008 at 4:30 p.m. at 241 Union Street, Rockland, MA. The nominating committee has re-nominated current Board members Stephen T. Gorman and William J. Shamon, Jr., for the existing three-year vacancies. Below is a brief biography of each nominee.

## Stephen T. Gorman

Stephen is president and sole owner of Gorman Financial Management, a Register Investment Advisor, founded in 1992. He has been a member of the Board of Directors since 1995. Stephen received a Bachelor of Science in Business Administration (Finance) from the Georgetown University School of Business Administration. He earned the Certified Financial Planner designation from the college of Financial Planning in 1986.

## William J. Shamon, Jr.

Bill is Controller of W.J. Connell, Co. of Foxboro, MA a Select Employee Group served by RFCU. He received a Bachelor of Science in Accounting from Bentley College in 1975. Bill has been a member of the Board of Directors since 1995.

## 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 July 2, 2008. Petition candidates must obtain 500 valid Rockland Federal Credit Union member signatures, accompanied by the members' account numbers, by September 1, 2008. To appear on the ballot, petitions must be received at the Credit Union's main office by 4:00 p.m. on September 1, 2008. 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.

**ANNUAL MEETING**  
**November 12, 2008**  
**4:30 p.m.**  
**241 Union Street**  
**Rockland, MA 02370**

## Member Service Center

(781) 878-0232  
 1-800-562-7328

## Website

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

## Houston TX Office

1430 Enclave Parkway

## 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, 35 Pleasant 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	-
Houston	9-2:30	9-2:30 (Th)	-	-
		9-12 (Fri)		
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

