

IMPORTANT



Text Message and Phone Scam Alert!

A scam has been reported that involves imposters making random telephone calls and sending random text messages seeking debit and Visa card numbers, expiration dates and personal identification numbers (PINs).

Please DO NOT provide any information regarding your accounts by responding to any caller or text message!

At no time will an employee of Rockland Federal Credit Union ever call or text you and ask for your account number, social security number or any other personal information.

2011 System Upgrade

Due to a change in vendor technology requirements we will be upgrading our core data processing software. This upgrade is necessary to support the anticipated growth in both membership and the product diversification needed to meet the financial needs of our members in the future. This important project began in 2010 and will culminate with a system conversion in late summer.

There may be changes that impact you; however, we will do everything possible to minimize the changes you experience.

The following will not change as a result of this upgrade:

- Your Rockland Federal Credit Union ATM/Debit and MasterCard cards, Visa credit cards, checks, ACH, direct deposits, Online Banking and Bill Pay.
- Your eStatement and online banking account history.

You will see changes to the format of your statements (both paper and eStatements). Watch your mailbox (or email box) for a detailed description of the new statement layout.



Because of the wide range of products and services available from Rockland Federal Credit Union, a major upgrade of our system is inevitably going to have some visible and operational impact on our members. However, once we transition to the new system, we will be positioned to serve you even better in the future.

Please be assured that your savings will continue to be federally insured to \$250,000 and backed by the full faith and credit of the United States Government through the National Credit Union Administration (NCUA), a U.S. Government Agency and excess deposits are fully insured by the Massachusetts Share Insurance Corporation (MSIC).



Possible Early Closing

To allow us time to complete the conversion, watch for possible early closing notices on www.rfcu.com and in your local branch.

All of us at Rockland Federal Credit Union appreciate your relationship with us and assure you that we are working diligently to retain your confidence and support. If there is further relevant information to inform you of, we will contact you prior to the conversion.

We will also post conversion-related information on our website at www.rfcu.com. Thank you in advance for your patience. **If you have any questions, please do not hesitate to contact us at 800-562-7328.**

2011 Board of Directors Elections

All Credit Union members are invited to attend the 89th Annual Meeting of the members of Rockland Federal Credit Union. The meeting will be held on November 16, 2011 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 1, 2011. Petition candidates must obtain 500 valid Rockland Federal Credit Union member signatures, by September 1, 2011. To appear on the ballot, petitions must be delivered to the Credit Union's main office by 4:00 p.m. on September 1, 2011. For further information on filing a nomination by petition please contact Phyllis Feneck at Rockland Federal Credit Union, 241 Union Street, Rockland, MA 02370.

Annual Meeting

November 16, 2011
4:30 p.m.
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.

2011 HOLIDAY HOURS

JULY 4
Independence Day
All branch offices closed

SEPTEMBER 5
Labor Day
All branch offices closed

Important Notice Regarding Funds Availability Policy Change

On July 21, 2011, we are increasing the amount available on your deposits, from \$100 to \$200, on the next business day.

Free Checking – The Smart Checking Choice!

No minimum balance or service charges. Our Free Checking account includes these FREE services:

- MasterMoney Debit Card,*
- Online Banking, Online Bill Pay, eStatements,
- First order of standard style checks,
- Unlimited ATM access at RFCU branches,
- Direct Deposit,
- Unlimited check writing,
- Overdraft protection when linked to an RFCU statement savings account
- 8 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**

Open an account today
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.

