





## In the Market for a Business or Commercial Loan?

RFCU offers a variety of business loan products for purchasing:

- Owner occupied commercial real estate properties (refinancing also available)
- Investor real estate properties
- Vehicles and equipment

We have a variety of rates and amortizations to meet the needs of your business. For more information on our business loan services, contact our Business Development Officer, Tim Martin. To schedule an appointment please call him at 781-878-0232 or 800-562-7328 extension 147.

## Save time and money with FREE Online Banking!



Designed with your security and convenience in mind, Online Banking provides you with instant access to your accounts 24 hours a day, seven days a week—for FREE! You can even use it to pay bills safely and securely—you'll save time, a check and a stamp! Below are a few of the many transactions you can perform with the click of your mouse:

- View balances, account numbers and details on all of your RFCU accounts
- Transfer funds between your accounts, or to your RFCU loans
- View and print images of your cleared RFCU checks and your account statements
- Withdraw money from your savings or checking accounts and have a check sent to your address on file
- View year-end tax information
- Download posted transactions into personal financial management software such as Microsoft Money or Quicken
- 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.
- Get your statements safely and securely on the computer of your choice. eStatements are FREE to Online Banking users. By saving your important account information on your home computer, you avoid potential loss of your paper statements and it cuts down on the clutter in your closets!

Visit [www.rfcu.com](http://www.rfcu.com) for additional details on these great free services and to sign up for Online Banking. If you're already an Online Banking user, signing up for Bill Pay is easy, simply log on to Online Banking and select the Bill Pay tab. For more information call us at 800-562-7328 or 781-878-0232.

**Cut down on the clutter in your closets with FREE eStatements!  
Log into Online Banking and sign up today!**



## Spring training is just around the corner... Enter to win a pair of Red Sox Tickets!

Simply complete the coupon below and send it to Phyllis Feneck at 241 Union Street, Rockland, MA 02370.

Name: \_\_\_\_\_

Telephone: \_\_\_\_\_

Winner will be drawn and notified during the third week of April.  
Please- only one entry per member.



## There Are No Do-Overs at Retirement.

Planning for one's retirement can often create unnecessary stress. Our financial advisors can help guide you in the right direction when planning for your financial future.

From 403B plans, to Individual Retirement Accounts (IRAs) and company retirement plans, Linsco/Private Ledger (LPL) can help lead you toward security and a retirement plan that's unique to you and your lifestyle.

Contact us today for more information or to schedule a consultation.



RFCU Financial Services  
Daniel Cibotti  
Financial Advisor  
241 Union Street  
Rockland, MA 02370  
(781) 878-0232, ext. 146  
Fax: (781) 681-6346  
daniel.cibotti@lpl.com  
www.rfcu.com



Securities Offered Through  
Linsco/Private Ledger, (LPL)  
Member NASD/SIPC

Not NCUA Insured  
No Credit Union Guarantee  
May Lose Value



# FREE

## First Time

## Homebuyer Seminar

Learn how to buy a home from start to finish. Buying a home can be a very stressful and confusing time—we'd like to help! Attend a First Time Homebuyer Seminar at one of the following locations:

### Rockland

April 7, 2008  
6:00 p.m.

241 Union Street

### North Attleboro

April 14, 2008  
6:00 p.m.  
652 E. Washington Street

An attorney, local real estate agent and appraiser will speak and answer your questions. To register for either seminar, contact Phyllis Feneck at 1-800-562-7328 or 781-878-0232 ext. 202.

## Are you carrying a Visa Platinum Credit Card?



### If you're not, you should be!

With our low interest rates and no annual fee, you'll save money!

- Low fixed **9.90%** Annual Percentage Rate on Purchases\*
  - Credit lines from \$7,500 to \$30,000
  - No Annual Fee
  - CASH REWARDS - With our CashRewards Program, it's easy to put money back in your pocket. Just use your RFCU Platinum Visa 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 the reward!



Applying online today at [www.rfcu.com](http://www.rfcu.com)!

\*Annual Percentage Rate (APR) as of January 10, 2008. Maximum APR is 18%

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



# 30 Year Fixed Mortgage Rates

Check out our low fixed rates...

Interest Rate	APR*	Points	Principal and Interest Monthly Payment*
5.875%	5.897%	0	\$1,183.08
5.625%	5.721%	1	\$1,151.31

Apply online at your local branch office or by calling 781-878-0232 or 800-562-7328 ext.135 today!

**Apply online 24 hours a day at [www.rfcu.com](http://www.rfcu.com)!**

\*Annual Percentage Rate (APR) assumes a 20% down payment. Rates as of 1/31/08 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.

## Holiday Hours

Easter Sunday  
March 23, 2008  
All Branch Offices Closed



## 10 Year Home Equity Loan

# 6.50% APR\*

No points or  
closing costs!\*\*

\*Annual Percentage Rate (APR). Borrow from \$25,000 - \$150,000. A \$25,000 loan at 6.50% APR with a 10 year term results in a monthly payment of \$283.87. Other rates and terms are available. Borrow up to 80% of your home's value less 1st mortgage. Rate as of 1/1/08 and is subject to change at any time without notice.

\*\*If borrower terminates the loan 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. We finance 1-4 family owner-occupied homes. Not available for homes currently for sale or intended to be sold within 6 months of closing. Property Insurance required. Flood Insurance may be required. Not available for properties in trust and/or in cases where the first mortgage is an adjustable rate mortgage with a negative amortization.

