



HOLIDAY HOURS

**Memorial Day
May 28, 2012**

Weymouth, Attleboro and Plymouth
branches open 10 AM to 2 PM.

All other branch offices closed.

Some Benefits of Membership...

Recently we welcomed former members of Sturdy Credit union to the RFCU family. Again, we'd like to extend a warm welcome to those new members and tell them about a few of the benefits of being a member of Rockland Federal Credit Union. Members of Rockland Federal Credit Union are entitled to the following products and services:



Discounted movie tickets!

Available at all RFCU branches.



Stamps!

Save a trip to the post office—RFCU members can buy stamps at their local branch.



Free Coin Counting!

Available to RFCU members at the following branches: Rockland, Hanover, Marshfield, Plymouth, North Attleboro, Mansfield and Walpole.

Put the Equity in Your Home to Work for You!

If you own a home, you can get the cash you need by borrowing against your home's equity with a Rockland Federal Credit Union Home Equity Line of Credit (HELOC). Borrow up to 80% of your home's value less the First Mortgage. Use the money to finance home improvements, pay off credit card bills or for something else—spend it as you wish!

- **Prime* +0% for life!**
- **Minimum \$10,000-Maximum \$150,000**
- **No points or closing costs****
- **10 Year repayment plan**
- **1-4 family owner-occupied property only, property cannot be in trust or currently for sale or intended to be sold within 6 months**

Apply today at your local branch office, online at www.rfcu.com or by phone at 800-562-7328!

*Annual Percentage Rate (APR) based on Prime Rate of 3.25% as of 3/20/12. The minimum annual percentage rate (APR) is never lower than 4%, and the maximum annual percentage rate (APR) is never greater than 18%. This is a variable rate, subject to change. Property insurance and flood insurance, if applicable, is required.

** If borrower terminates the line of credit 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.



**SUNDAY IN-STORE
BRANCH HOURS**

If you'd like to visit a branch on a Sunday, our Plymouth, Weymouth and Attleboro branches are open from 10:00 AM until 2:00 PM.



Tired of Paying Late Fees?

Use the "AutoPay" or "Scheduled Transfers" features in the Bill Pay system to pay your bills on time and never miss another payment!

To set up autopay:

- 1) Select the "Bill Pay" tab
- 2) Choose "Autopay" below the payee name
- 3) Enter the amount, frequency, start and end date
- 4) Save changes

To set up a scheduled transfer to an RFCU loan:

- 1) Select the "Transfers" tab.
- 2) Choose "Scheduled Transfers"
- 3) Click on the "Add" button to create a transfer
- 4) Enter the required information
- 5) Save transfer

If you're not an Online Banking user it's easy to sign up! Visit www.rfcu.com and click on "Enrollment & Demos" to enroll today!

Each month (or on the frequency of your choice) your bill will be paid on time—you don't have to give it a second thought! You'll save time and money...no more late fees!

COMMERCIAL PROPERTY FINANCING AVAILABLE

RFCU can finance a wide range of properties such as:

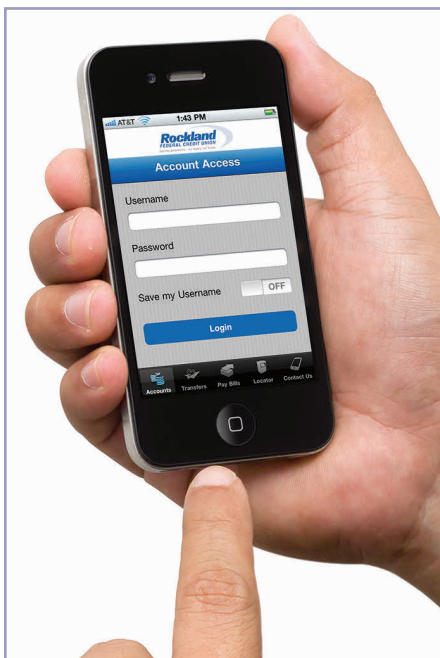
- **Industrial**
- **General Offices**
- **Retail and Professional Office Space**
- **Anchored Retail**



Benefits of an RFCU Commercial Loan include:

- **No pre-payment penalty option available**
- **Up to 75% Loan to Value (80% if Owner Occupied)**
- **Rapid processing time, most loans close within 30-45 days**
- **Low processing and third party fees**

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 ext. 147.



Get Ready— Mobile Banking Is Coming!

Soon RFCU Online Banking users will be able to manage their finances anywhere, anytime with RFCU Mobile Banking. It's a fast, free* and secure way to:

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

Keep in mind, this service will only be available to RFCU Online Banking users. If you're not enrolled in Online Banking, visit www.rfcu.com and sign up today!

*Message and data rates apply from your wireless carrier

**For members with established bill pay accounts.

FIXED MORTGAGE RATES

Term	Interest Rate	APR*	Points	Monthly Payment per \$1,000
10 Years	3.125%	3.164%	0.000%	\$9.71
15 Years	3.375%	3.402%	0.000%	\$7.09
30 Years	4.125%	4.141%	0.000%	\$4.85

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 3/19/12 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. Jumbo rates are also available. Property insurance and flood insurance, if applicable are required.



Are you ready for some **BASEBALL?**

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

Please help us to better serve you by answering a few questions:



ENTER TO WIN A PAIR OF RED SOX TICKETS!

Do you have a checking account with us? Yes No

If No, please tell us why not? _____

Do you have a loan with us? Yes No

If No, please tell us why not? _____

Do you use Online Banking with your RFCU account? Yes No

If No, please tell us why not? _____

What product or service, that we don't offer, would like us to consider? _____

Name: _____

Telephone: _____

Winner will be drawn and notified during the first week in June. Please, only one entry per member.

Don't Waste Time Worrying About Fees with FREE Checking!

With a Free Checking account you have lots of "frees" and no fees!

- FREE MasterMoney™ Debit** and ATM Cards
- No minimum balance
- No monthly service charges
- Unlimited check writing
- Overdraft protection when linked to another account
- 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 Online Banking
- FREE unlimited Bill Pay
- FREE eStatements



Members start saving today! Open a checking account online today at www.rfcu.com!

*Transactions include withdrawals and inquiries. You may be assessed an additional fee or surcharge fee by the ATM owner if they are not a member of the SUMSM network.

**You must be 18 years of age or older to apply for a MasterMoney™ Debit card.



Address Change Reminder

Each year, millions of dollars are "lost" because financial institutions are not given proper change of address notification.

If you, or a member of your family, are moving (to a new home or into an assisted living facility) be sure to complete and return to the credit union a Change of Address form indicating the new address.

To download and print this form from our website, go to www.rfcu.com and look under the "Online Services" tab, "Forms/Disclosure," "Change of Address."

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

