Branch Office Locations

Attleboro
A&J Seabra Supermarket
217 South Main Street

Hanover
1771 Washington Street
Route 53
At the Hanover Mall

Mansfield
76 Copeland Drive

Marshfield
850 Moraine Street
Route 3A
Across from the Town Hall

North Attleboro
652 E. Washington Street

Plymouth
300 Colony Place
Inside Walmart

Rockland
241 Union Street

Walpole
657 Main Street

Weymouth
35 Pleasant Street
Route 18
Inside FoodMaster

ATM Only Location

Walpole
431 Plain Street, Route 1
Palumbo's Plaza

Member Service Center

(781) 878-0232
1-800-562-7328
Website: **www.rfcu.com**

Rockland
FEDERAL CREDIT UNION
Serving generations - our legacy, our future.

NCUA MSIC EQUAL HOUSING LENDER

#811 Rev. 10/10

Online Services

eStatements

eStatements* are electronic statements that can be viewed from the convenience of your own personal computer. All of your checking, savings, personal loan, VISA® and home equity loan statements will be available to you electronically with Online Banking.

You will receive an email from RFCU when your eStatement is ready. You should expect to receive that message within 3 business days of your statement cycle date. In the email, there will be a link which brings you directly to the Online Banking Sign On screen.

Once you enroll for the service, your account(s) statement(s) will be available on the system for 14 months. You may print or save your statement at any time during that 14-month period to retain your statement longer. We recommend that all of our members save their statements to disk or hardcopy for future reference.

It is very important that we have your correct email address. You can make this change right on our web site by filling out the secure form Email Address Change (under Online Services). The next statement notification we send will go to your new email address, as long as you notify us at least 3 days before your next statement cycle.

You can switch back to receiving a paper statement via U.S. Mail at any time. To cancel eStatements, from the eStatement site, click on Profile. Click on the "Delete e-Statement Login" button.

*eStatements are not available on Image accounts. Image Checking users may switch to Dividend or Free Checking to receive eStatements. eStatement enrollment available for Primary Signer only. Members who are joint owners cannot enroll in the eStatement program.

Online Banking Security Features

Online banking is a secure way to manage your accounts at RFCU. We've never had a security breach since we introduced it in May 2000. Even so, we update security features as the technology allows. Here are some reasons why Online Banking is so secure:

Key Encryption

Transmissions between your PC and the Online Banking servers are encrypted so only those two computers can decipher them. You can tell when a site is secure (encrypted) by a symbol on your browser-most often a picture of a closed padlock in the lower right corner of your screen.

Unique Session ID

Online Banking assigns a session ID number each time you log in. "Cookies" must be enabled on your browser so it will accept this ID number and your session can begin. This number is verified each time you send or receive information from the Online Banking host processor during that session. The cookie is not stored on your computer, and it is dismissed when you exit your browser, exit Online Banking, or are automatically logged out due to inactivity.

Three Tries and You're Out

The third incorrect PIN (Personal Identification Number) entry in a row immediately blocks electronic account access to all your accounts. To reset your password, choose "Forgot you password?" (located under the login box on the home page), or contact us to unlock it.

Changeable PIN

If you want extra security, you can change your Online Banking PIN. Your password must contain between 6 and 10 characters, at least 3 letters, at least 3 numbers, and your password cannot contain leading or trailing blanks. (Please keep in mind that passwords are case sensitive.)

What Software Do I Need?

To Use Online Banking you need either Firefox 2.0 (or higher) or Microsoft Internet Explorer 6.x (or higher). These browsers use data encryption for security. Online Banking requires 128-bit strong encryption-the strongest protection available today. Both Firefox and Explorer offer these levels. You can download either browser through our web site. America Online's latest browser is an acceptable version of Explorer and will work with Online Banking if you enable 128-bit encryption through AOL.

Security and Privacy

At RFCU, your security and privacy are of utmost importance to us. We are committed to making sure your personal information is kept private. Your name will not be sold to any third parties and you will not be contacted without your permission.

Sign up today at www.rfcu.com

All RFCU members are eligible to use our Online Banking service.

Internet access to your credit union accounts makes managing your finances easier and more convenient than ever.

Rockland
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Online Services

Welcome to Rockland Federal Credit Union

Online Banking

If you're looking for convenient access to your accounts from the privacy and comfort of your computer, Online Banking is for you. 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.

Basic Transactions

Online Banking gives you access to your RFCU savings, checking and loan accounts. With the click of a mouse you can perform the following transactions:

- View the balances, account numbers and details on all of your RFCU accounts
- Transfer funds between your checking, savings, and money market accounts, or to your RFCU loans
- View and print PDF images of your cleared RFCU checking and money market checks
- View and print PDF images of your RFCU account statements
- Set up recurring automatic transfers between your own accounts including loan payments or making withdrawals by check
- Withdraw money from your savings or checking accounts and have a check sent to your address on file
- Email RFCU-just use the convenient online forms to submit questions securely to the credit union, make requests or send comments
- Download posted transactions into personal financial management software such as Microsoft Money or Quicken
- And much more

Account Access

With Online Banking, you can view and make transactions on all accounts on which you are a Primary or joint owner. That makes managing your finances incredibly simple.

How to Apply for Online Banking:

It's easy to get started. To sign up for Online Banking, the *primary account holder* should follow these easy steps:

1. Go to our website www.rfcu.com
2. Go to the Online Banking login box. Under Enrollment and Demos select Enroll-Personal or Enroll-Business
3. Fill out the application
4. Read the disclosure and check off that you have done so
5. Click on "Submit Online Banking Application"

You will receive an immediate e-mail confirmation that we have received your application and are verifying your information. Within 5 business days, you will receive a welcome letter which includes log in instructions and your password.

Interbank Transfer

Interbank Transfer service makes it easier for members to manage their finances. Online Banking users are now able to:

- Move money between RFCU accounts and accounts at other financial institutions and vice versa (provided those accounts have the same registration)
- Make standard transfers of money into an RFCU account for FREE

This does not replace Bill Pay. Members can still use RFCU's FREE online Bill Pay service to send checks to vendors or people-anyone can be set up as a payee and they will receive a check.

How to sign up:

1. Primary account holder should log in to Online Banking
2. View the Interbank Transfer tour
3. Agree to the terms and conditions
4. You'll then be asked for personal information to confirm your identity

How to add an account:

You will need a check or deposit slip from your other financial institution(s) in order to add an account.

1. Log in to Online Banking, select "Transfers" then select "Interbank Transfer"
2. Select "Add Account"
3. Enter the financial institution's name
4. Enter the financial institution's ABA Routing number
5. Click on the name of the financial institution
6. Enter the account type, account number, select the routing number and click on "Continue"
7. You will view a screen that explains the trial deposit process, click "Submit" at the bottom of the page

A confirmation screen will appear indicating the date your trial deposit request was submitted. The confirmation process typically takes three days. You can start transferring funds to each institution as soon as you get a confirmation. This process should be completed for each external financial institution you would like to have an Interbank Transfer service relationship with.

Institution to Institution Transfers

Transfer funds between RFCU savings or checking accounts and accounts at other banks, credit unions and brokerage firms. Transfers can be set up as a one time transfer or can be scheduled for a future date. Recurring transfers can also be set up. It's safer, faster and easier than mailing deposits. Certain monetary limits do apply.*

How to make an Institution to Institution Transfer:

1. Before you can make a transfer you must add the institution's information and verify that they accept online transfers in the Add Account tab.
2. If you have an internet relationship with this other account, verification can be done in minutes, and you may start the transfer funds process. (Please note: not all institutions have online capabilities.)
3. For all other institutions a deposit verification request for that institution will be done. Two small deposits will be sent to the institution you are adding.
4. Three to four business days from the initiation of verification, check your account at the non-RFCU institution to see if the deposits have been made.
5. With these two successful deposits, you can now verify this institution under Add Accounts, enter the amounts of the deposits, and select Confirm.
6. Deposits and Withdrawals can now be made using this account under Interbank Transfer. Most transfers will occur between 3 to 4 business days.

You can view the status of your payment at any time in the Overview page of Interbank Transfer when you are logged into Online Banking.

Pricing:

Standard Transfers (3 business days)
Incoming-From your account at another institution to RFCU..........................FREE
Outgoing-From your RFCU account to an account at another institution $2.00

Premium Transfers (next day)**
Incoming-From your account at another institution to RFCU..........................FREE
Outgoing-From your RFCU account to an account at another institution $5.00

*Accounts that have been set up and verified can immediately process a transfer in or out with the following limits:

- Inbound limit is $2,000 per day; $5,000 per month.
- Outbound limit is $15,000 per day; $25,000 per month

To increase the standard inbound limits to $15,000 per day; $25,000 per month, the following criteria must be established:

- Member must have been an established Interbank Transfer user for 3 months
- Member must not have any negative activity or NSF's related to Interbank Transfer
- Member must have completed at least one $1,000 transfer from the external account to the internal (RFCU) account more than 60 days prior.

**For next day processing, accounts must meet the following balance criteria:

- Member must have been an established Interbank Transfer user for 3 months
- Member must not have any negative activity or NSF's related to Interbank Transfer
- Member must have completed at least one $500 transfer from the external account to the internal (RFCU) account more than 60 days prior.
- For inbound transfers, RFCU account must have an available balance of $750.
- For outbound transfers, RFCU account must have an available balance of $750 plus the amount of the transfer.

Online Bill Payment - FREE and Unlimited

Members who have a credit union checking account *and* have successfully accessed Online Banking will have the option of signing up for our FREE Bill Payment service.

From your RFCU checking account, pay most bills throughout the U.S. Pay utilities, credit cards, insurance-you name it. You can even set up recurring payments for fixed amounts, like your mortgage or car payment.

To Establish Bill Pay:

Once you have Online Banking access, completion of a short application is required in order to use Online Bill Pay.

- Log in to Online Banking, click on "Bill Pay"
- Fill out the short application and submit it

You will be able to pay your bills immediately.

Here's How to Use it:

1. **Log in** to online banking
2. **Select** the "**Bill Pay**" Tab
3. **Choose** "**Get Started Now**"
4. **Enter** "**Person or Business Name**" then select "**Add.**" Enter the appropriate information. When you are finished select "**Continue.**"
5. **Select** "**Go to Make Payments**"
6. **Enter the amount** you would like paid
7. **Select the payment date**
8. **Choose** "**Pay**" to the right of Payment Send Date
9. **Write the payment information** in your checkbook register

You can check back to confirm that your payments have been processed *or* to see what's pending. Your payee information will be saved. The next time you pay a bill you'll only enter the amount and the date. That's all there is to it! It's fast and easy. If you're not using Bill Pay-you are missing out on a great FREE service!