

Save Money On Fees With A Free Checking Account!

If you don't want to worry about maintaining a minimum balance or keeping track of bill pay and check fees, Free Checking is the account for you! Features of this account include:

- No minimum balance
- No monthly service charge
- FREE MasterMoney™ Debit** and ATM Cards
- FREE Online Banking
- FREE Mobile Banking
- FREE Text Message Banking
- FREE unlimited Bill Pay
- FREE eStatements
- FREE 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*



Switch your account today! If you are an existing member, open a checking account online at www.rfcu.com, or call the Member Information Center at 800-562-7328.

*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 to apply for a MasterMoney™ Debit card.

HOLIDAY HOURS



Monday, October 8th Columbus Day

Weymouth, Plymouth and Attleboro branches open 10 AM to 2 PM.
All other branch offices closed.

Sunday, November 11th Veterans Day

Weymouth, Plymouth and Attleboro branches open 10 AM to 2 PM.
All other branch offices closed.

Monday, November 12th Veterans Day Observed

Plymouth and Attleboro branches open 10 AM to 2 PM,
Weymouth open 1 PM to 5 PM.
All other branch offices closed.

Funds Availability Policy Reminder

When you deposit checks into your account please keep our Funds Availability policy in mind. **The first \$200 from a deposit of checks will be available on the first business day after the day of your deposit. If your deposit is less than \$5,000, the remaining funds will be available on the second business day after the day of your deposit. If your deposit is more than \$5,000, or we have reason to believe the check will return unpaid, there may be a delay of up to 7 business days for the remaining funds to be available.**

Examples:

- If you deposit a check of \$700 on a Monday, \$200 of the deposit is available on Tuesday. The remaining \$500 is available on Wednesday.
- If you deposit a check of \$5,600 on a Monday, \$200 of the deposit is available on Tuesday. \$4,800 will be available on Wednesday. The remaining \$600 will be available the following Wednesday.

We will notify you if we delay your ability to withdraw funds and we will tell you when the funds will be available.



Your Credit History Is Important.

Make Sure You Know Your Score!

Every time you apply for a new credit card, a mortgage, an insurance policy, or job, your credit may be scrutinized. Your credit score may be the most influential factor in a lender's decision to grant you credit. The higher the score, the less you'll pay for the use of someone else's money. Your credit score may also be used by potential employers, landlords, and insurance companies to evaluate your application.

As the information on your credit report changes, so will your credit score. You should be responsible and aware of actions that you may take to minimize risk and safeguard your credit score. Make good habits and stop bad ones to minimize your credit risk (see good habits, right).

Check your credit report for errors by ordering a free credit report from each of the major credit bureaus once every 12 months. You can request a copy online at www.annualcreditreport.com, or by calling 1-877-322-8228.



Practice These Good Habits!

- **Sign your cards with permanent ink** as soon as you receive them.
- Use a Personal Identification Number (PIN) that is **hard to guess** and never give it out to anyone.
- **Carry only cards you are going to use** and lessen the risk of theft.
- **Review card transactions** carefully as soon as you receive your statement.
- **Follow news about fraud** as it evolves with technology; those changes can affect you.
- When using an ATM (Automated Teller Machine) **shield the screen** and keypad with your body to prevent others from seeing your PIN.
- **Inspect the ATM** to identify any tampering of the machine. Crooks can install devices to capture your information—commonly known as skimming.

CHECKUPS ARE GOOD FOR YOUR FINANCIAL HEALTH

You have an annual physical to make sure you are healthy. What do you do to make sure you remain financially fit?

Once a year, you should have a thorough financial checkup. I specialize in thoughtful and unbiased investment guidance designed to keep your finances in shape.

Call today for more information or to schedule a consultation.



RFCU Financial Services
Located at Rockland Federal Credit Union
Daniel Cibotti
Financial Advisor, LPL Financial

RFCU Financial Services
241 Union Street
Rockland, MA 02370
(781) 681-6346 Fax
(781) 878-0232 Office
daniel.cibotti@lpl.com

RFCU Financial Services

Securities offered through LPL Financial, member FINRA/SIPC. Insurance products offered through LPL Financial or its licensed affiliates. Rockland Federal Credit Union and RFCU Financial Services: not registered broker/dealer(s) nor affiliate(s) of LPL Financial.

Not NCUA Insured | Not Credit Union Guaranteed | May Lose Value

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Welcome to our newest location... the palm of your hand!



Manage your finances anywhere, anytime with RFCU Mobile Banking. It's a fast, free¹ and secure way to:

- Check your account balance and transaction history
- Transfer funds between eligible accounts
- Pay bills on the spot²
- Schedule text alerts
- Contact RFCU or locate an ATM quickly

Mobile Banking is available to Online Banking users who own mobile devices with web browsing capabilities and who subscribe to a data plan through their wireless carrier.

To Activate Mobile Banking

Using an App

1. If you are an Online Banking user and you have an Android, iPhone or iPad device, simply download the app from the Android Market ("RFCU Mobile Banking" app) or iTunes website ("Rockland Federal Credit Union Mobile Banking" app).
2. Once the app is installed, open the app and sign into RFCU Online Banking as usual and you will have immediate access to your RFCU accounts.



**Turn Your
Coins Into CASH!**

Wondering what to do with that bottle of spare change? Bring it into your local RFCU branch and count it for free! We have coin counting machines located in our Rockland, Hanover, Marshfield, Plymouth, Mansfield, North Attleboro and Walpole branches.

FREE Coin Counting for MEMBERS ONLY!

“Everything at your fingertips. What more can you ask for?”

— Member comment on iPhone/iPad app

Thank you to all the members who took the time to rate our apps. We appreciate your feedback. Keep those comments coming!

Using Your Browser (Blackberry or other devices)

1. Using your browser type in www.rfcu.com.
2. You will automatically reach a version of Online Banking that has been created for use with mobile devices and is easy to read and use.
3. Sign into RFCU Online Banking as usual and you will have immediate access to your RFCU accounts.

Our Text Message Banking service works on all major mobile providers in the U.S. including: Alltel, AT&T, Cellular One (Dobson), Nextel, Sprint, T-Mobile, US Cellular, Verizon, and Virgin Mobile.

To Activate Text Message Banking

1. Log into Online Banking from a computer.
2. Select the "Transfers" tab and then "Notifications."
3. Enter and submit the required information.

To learn more about Mobile Banking visit www.rfcu.com!

¹Mobile banking is offered as a free service. You may incur and are responsible for any charges assessed by your mobile carrier. Message and data rates apply from your wireless carrier. Contact your mobile carrier for more information. You will be able to use mobile banking if you can access the internet from your smartphone. The display of your account information may vary depending on your phone model.

²For Members with established Bill Pay accounts.



Local Food Pantries Need Our Help

Today, more and more families are turning to their local food pantries for assistance. We realize there is a great need and RFCU would like to help.

Please bring a donation of non-perishable items to the food pantry collection basket at your local branch office. All donations, large and small, are needed and appreciated.

Please help us help our neighbors.

FIXED MORTGAGE RATES

Term	Interest Rate	APR*	Points	Monthly Payment per \$1,000
10 Years	2.750%	2.810%	0.000%	\$9.54
15 Years	2.875%	2.916%	0.000%	\$6.85
30 Years	3.750%	3.773%	0.000%	\$4.63

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 7/25/12 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. Property insurance and flood insurance, if applicable are required.

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

