

HOLIDAY HOURS

OCTOBER 12 COLUMBUS DAY

In-store branches open 10am-2pm
All other branch offices closed

NOVEMBER 11 VETERAN'S DAY

Attleboro and Plymouth
open 10am-2pm
Weymouth open 1pm-5pm

NOVEMBER 26 THANKSGIVING DAY

All branches closed

ONE BIG HAPPY FAMILY



Welcome Members of Norwood School Employee's Federal Credit Union!!

Norwood School Employee's Federal Credit Union has officially become the most recent addition to our very own RFCU family.

A warm welcome goes out to all of the new members who have joined us!

Looking to save on your auto loan?
Look no further!

Why not start
saving money
now?

RATES AS LOW AS

4.34% APR*

At RFCU, we offer 100% financing to qualified applicants for both new and used cars. In providing our members with auto loans at competitive rates, we make it our goal to help you save money. Let us refinance your high rate auto loan at another institution and even lower your monthly payment by extending the term. With no application fees or pre-payment penalties, there's no better deal!



Check out our website at www.rfcu.com for more information or call to apply today.

*Annual Percentage Rate (APR) shown represents the lowest rate currently available as of July 20, 2009 and is subject to change. This rate is for qualified applicants based on approved credit. Other rates are available based on member's credit history. Not available on existing RFCU auto loans. Monthly payment for a \$10,000 new auto loan with an APR of 4.34% for 60 months is \$187.50.

Check out our Low Fixed 15 Year Mortgage Rate

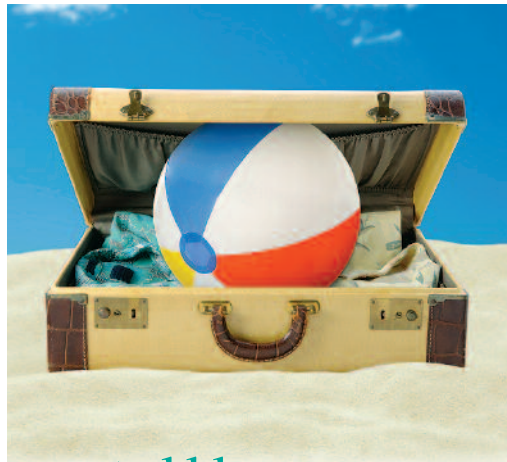
Thinking of purchasing a new home or refinancing your existing mortgage? There's no better time and RFCU offers a variety of low rate mortgage programs for you to choose from.

Product	Interest Rate	APR*	Points	Payment per \$1,000**
15 Year Fixed Rate	4.875%	4.919%	0	\$7.84

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

*Annual Percentage Rate (APR) assumes a 20% down payment. Rates as of 7/21/09 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.

**This sample payment is based on the maximum term available



Feel like you can never catch a break? Need to get away from it all?

Here it is...

RFCU's Skip-A-Pay program.

Apply online today at www.rfcu.com to skip your next payment* or simply find out how it works.

*Limited to auto and personal loans once every 12 months. It is not available on mortgages, home equity loans, or open-ended credit (such as a VISA or credit line).

Surprises are overrated

Invest in the security of our low rate home equity loans!

5.50% APR*

No points or closing costs!**



10 Year Home Equity Loan

Take stock in our low rate Home Equity Loans and finally pay off those medical bills, refurbish your home, or finance a college tuition. It's an easy, convenient, and tax-deductible way to manage monthly payments on your home, so why not take advantage of your home's equity?

*Annual Percentage Rate (APR) as of 7/29/09 and is subject to change. A \$25,000 loan at 5.50% APR with a 10 year term results in a monthly payment of \$271.32. Other rates and terms are available. Borrow up to 70% of your home's value less 1st mortgage. 1-4 family owner occupied properties only. Not available for homes currently for sale or intended to be sold within 6 months of closing or condominiums. Please be advised that the Credit Union will not finance properties in trust and/or in cases where the first mortgage is an adjustable rate mortgage with a negative amortization. Property Insurance required. Flood Insurance may be required. Minimum loan amount \$25,000.

**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.

REVISED FEE SCHEDULE

ON NOVEMBER 1, 2009 THE FOLLOWING FEE CHANGES WILL BECOME EFFECTIVE:

Mortgage Subordination Agreement	\$100
Money Order or Treasurer's Check Stop Payment Request	\$28
Levy Processing	\$25
ACH (Origination)	\$2

eStatements

easy, efficient, and economically friendly.



Get your statements 3-4 days earlier and view them at your own convenience online. Not only does this electronic service save you time and paper, it reduces the chance of identity theft, ensures security and privacy, and prevents misplacing such important documents.

Sign up for eStatements before October 31, 2009 and you will be automatically entered to win 2 tickets to the Patriots vs. Jets game on November 22, 2008 at 4:15.

To apply, you must be an Online Banking user. If you are currently one, log into Online Banking and click on "E-Statement" at the top of the screen. To register for Online Banking, visit our home page and in the Online Banking login section, select "Enroll-Personal." Don't wait! This is a free service to our Online Banking members. If, however, you wish to switch back to the paper version of your statements via the U.S. Postal Service, you may cancel any time. Why not try it?

*Ticket offer ends October 31, 2009



Re-paving the way to Paradise!

Please excuse our appearance. Renovation is currently underway or will be soon at the Rockland branch as we are re-sealing the parking lot. Not only will this change improve the image of the RFCU, but it will also work to the benefit of its members and clients, providing a safer and cleaner place to park their vehicles. Thank you for your patience during this remodeling.



Celebrate your birthday the right way... with our special birthday CD!

Don't miss out! Here's how it works for active checking account users:*

- Visit one of our branch offices during the month of your birthday (not necessarily on your actual birth date)
- Open a 9-month share certificate for up to \$100,000.
- We'll bump up our current-month APY** by .50%.

For example:

Jim is celebrating his 58th birthday. During Jim's birthday month our 9-month share certificate Annual Percentage Yield (APY) is 1.40%. His Birthday Share Certificate APY will be 1.90%.

Don't forget! Mark your calendar. Happy Birthday!

*To be considered an "active RFCU checking account user" you must meet one of the following conditions 45 days prior to the dividend period: have recurring direct deposit of \$100 or more into your checking account, make three or more debit card purchases or pay three or more bills online.

**Annual Percentage Yield (APY). Penalties may be imposed for early withdrawal of share certificates. Fees may reduce earnings on these accounts. Other rates and terms are available. Minimum deposit is \$500; \$100,000 maximum deposit per member. Offer may be withdrawn at any time. Rate is available on traditional IRAs; additional tax and penalty for withdrawals made prior to 59½ years of age.



Should you buy insurance when renting a car?

Things to consider:

Many times when renting a car, individuals are faced with that unavoidable question: “Would you like to purchase insurance?” Put on the spot, they are forced to quickly sift through pros and cons and make a rather rash decision. Here are some tips to think about so next time you’re in such a dilemma, you’ll already know which choice personally saves you the most money.

There are two types of insurance that you need when driving a rental car: liability and collision.

- Liability protects you from lawsuits if you injure someone or damage another person’s property. Almost all auto insurance policies (your existing policy) include liability, so if you have one, your best bet is to check your existing policy and make sure it is included in yours.
- Collision covers repair and replacement costs to the car, including loss or theft of the vehicle when it is under your possession. Some auto insurance policies include collision, however the limitations with each policy vary, so it is important to familiarize yourself with the terms of your existing policy.

Buying the rental car company’s insurance is expensive and often times unnecessary because there’s a good chance you are already partially or completely covered.

What to do:

1. Check with your personal auto insurance policy. If for some reason it doesn’t extend liability to rented cars, you can purchase a supplemental coverage from your existing carrier that is much cheaper than the one offered to you by the rental car company. Referred to as the “non-owner” automobile policy, it covers you when renting or borrowing a car.
2. If you do not have auto insurance at all and you rent cars on numerous occasions, purchasing the “non-owner” policy is probably your best choice. You can compare the value to that of liability at a daily rate offered by the rental car company to weigh out your two options.
3. Check the benefits included in your credit cardholder account. Although they do not cover liability, many include collision coverage as an ancillary benefit with particular conditions. However, you must be careful to check with the card benefits because there are differences in each, which could potentially leave you at some risk. If you’re willing to accept some risk, your credit card combined with your auto insurance should be coverage enough to prevent you from wasting your money on high priced insurance through the rental car company.
4. If you are opposed to taking the risk, you can purchase the insurance offered by the rental car company.

Member Service Center

(781) 878-0232
1-800-562-7328

Website

www.rfcu.com

Tele-Touch

1-800-662-7328

Attleboro Office

A&J Seabra
217 South Main Street

Hanover Office

Rte 53 at the Hanover Mall

Mansfield Office

76 Copeland Drive

Marshfield Office

Rte 3A, 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

FoodMaster, 35 Pleasant Street

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	9-8	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

