

## Applying for a mortgage just got a little easier!

*Mortgage Originator, Brian Denton is here to help you get started!*

Applying for a mortgage can be an intimidating process. Gathering all of the necessary paperwork and trying to understand terms like "escrow" and "closing costs" may leave your head spinning. We want to make this exciting process easier for you. Mortgage Originator, Brian Denton will be happy to meet with you at your home, office, local branch or the restaurant on the corner-you choose the location. He'll even meet with you before or after the credit union's regular hours.



Call Brian today at 781-878-0232 or 800-562-7328 ext. 134!



## Help us save the Earth!

Each year, Americans generate millions of tons of trash in the form of wrappings, bottles, boxes, cans, grass clippings, furniture, clothing, paper waste, and much more. When you sign up for eStatements you will not only cut down on the clutter in your closets, you'll also save our valuable resources. Beginning on Earth Day, April 22, 2008 when you sign up for eStatements, we'll give you a package of reusable grocery bags!\* Don't waste another minute or sheet of paper-sign up today!

*\*Sign up for eStatements online beginning on April 22, 2008, visit your local branch and pick up your free reusable grocery bags while supplies last!*

## 30 Year Fixed Mortgage Rates

*Look at these great rates!*

Interest Rate	APR*	Points	Principal and Interest
			Monthly Payment*
6.250%	6.283%	0	\$1,108.29
6.000%	6.126%	1	\$1,079.19

**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 3/1/08 and are subject to change without notice. Payment example is based on a mortgage of \$180,000. One to four family owner occupied properties only. Maximum loan amount \$417,000. Property insurance and flood insurance if applicable are required.



## When was the last time someone gave you something for FREE?

Our Free Checking account not only gives you convenient services like FREE Online Banking, Bill Pay and eStatements—it also saves you money! If you don't want to maintain a minimum balance or worry about service charges, this is the account for you!

### Our Free Checking account provides members with:

- FREE Online Banking
- FREE unlimited Bill Pay
- FREE eStatements
- FREE unlimited check writing
- FREE Direct Deposit
- FREE first order of standard style checks
- FREE MasterMoney™ Debit Card or ATM Card
- 8 FREE non-RFCU ATM transactions\* with direct deposit of net pay or social security; \$1 per transaction over 8 at non-RFCU ATMs
- No minimum balance requirements
- No monthly fee

Don't waste another penny on fees and monthly charges at another financial institution—open a Free Checking account today!

\*Transactions include withdrawals and inquiries. You may be assessed an additional fee or surcharge by the ATM owner.



## Having Problems Planning for Your Retirement?

Planning for your future retirement can often cause feelings of intimidation and stress. But the choices you make today can help lead you down the right path toward a comfortable retirement tomorrow – and it all begins with a sound financial plan.

I am here to guide you along the process and put you on track for a secure financial future. Call today for more information or to schedule a consultation.



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

Not NCUA Insured
No Credit Union Guarantee
May Lose Value

## Refinance your auto loan and SAVE!

If you're interested in lowering your monthly payment, you can refinance your loan and extend the term to keep more cash in your pocket. Remember, there are no application fees and no pre-payment penalties. Take a minute to visit our website and use our loan calculator to see if you are getting the best value for your money!



## RFCU Has Rates as low as

# 4.99% APR\*

Call us or visit  
[www.rfcu.com](http://www.rfcu.com) to apply.

\*Annual Percentage Rate (APR) shown represents the lowest rate currently available as of February 1, 2008 and is subject to change. The monthly payment on a loan of \$5,000 with an Annual Percentage Rate of 4.99% for 24 months would be \$219.33. 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.

# Business Solutions...

## Business Lending



Call Business Development Officer, Tim Martin for all of your business lending needs. You can reach him at 800-562-7328 or 781-878-0232 ext. 147.

## FREE Business Checking



Business members get FREE checking and earn dividends on balances as low as \$500.00! Features of this account include:

- Dividends paid on balances of \$500.00 and above—there are three tiers (see our website [www.rfcu.com](http://www.rfcu.com) for current rates):
  - \$500.00 to \$1,499.99
  - \$1,500.00 to \$2,499.99
  - \$2,500.00 and above
- No monthly service charge
- No minimum balance
- Free RFCU debit card (up to 4 cards per business account)
- Free RFCU ATM transactions\* at RFCU owned machines; \$1 per transaction\*\* at non-RFCU ATMs
- FREE Online banking with unlimited bill pay

### Getting Started...

Open a Rockland Federal Credit Union Savings Account under your business name. This account offers a competitive dividend rate and allows you access to other Rockland Federal Credit Union products and services that may interest you, such as Small Business Plus Checking. For current rates visit us online at [www.rfcu.com](http://www.rfcu.com).

\*Transactions: withdrawals and inquiries

\*\* You may be assessed an additional fee or surcharge by the ATM owner.

## Stolen driver's license or checkbook?

### Here's what you should do...

Most cases of identity theft start with the theft of a license or checkbook. If yours is stolen, do you know what to do? To minimize your losses, take these important steps:

- Call the Member Service Center at 800-562-7328 or 781-878-0232 during regular business hours and we will put a block on all of your RFCU accounts to prevent you from unauthorized transactions.
- If your RFCU ATM or Debit Card is lost or stolen after hours call: Call (800) 528-2273. Follow the automated instructions. It is important to contact the Card Operations Department the next business day by calling (781) 878-0232 or (800) 562-7328 extension 105 so that we can verify the information and reorder a new card for you.
- If your RFCU Visa is lost or stolen after hours call: (866) 853-1285. Follow the automated instructions. It is important to contact the Card Operations Department the next business day by calling (781) 878-0232 or (800) 562-7328 extension 104 so that we can verify the information and reorder a new card for you.
- Call one of the credit bureaus' fraud units (Experian 888-397-3742; Equifax 800-525-6285; TransUnion 800-888-4213).
- File a police report. Keep copies of your report to prove that unauthorized transactions don't belong to you and you're not liable for them.
- Call the Federal Trade Commission at 877-IDTHEFT.



# Interested in skipping your loan payment this month?



You may be able to take advantage of our Skip-A-Pay offer. This service is available on auto and personal loans once every 12 months for a fee of \$35. It is not available on mortgages, home equity loans or open-ended credit (such as a VISA or credit line). Here's how it works:

**1. Simply visit [www.rfcu.com](http://www.rfcu.com), look under the "Loans & Visa" tab, print and submit the Skip-A-Payment Request Form**

Drop it off, fax it, or mail it to your local branch office at least 10 days prior to your due date.

**2. We will review your request to confirm that:**

- Your account is in good standing,
- You have a \$5.00 balance in your RFCU share savings or checking account,
- Your loan payment is not being made by any credit insurance, and
- You have not requested a Skip-A-Pay in the last 12 months.

**3. We will contact you, at the email address you provide on the request form, within 3 days of receipt of your request** to notify you if your request has been approved or denied.

Apply now to skip your next payment! If you have any questions regarding this service please call the Member Information Center at 781-878-0232 or 800-562-7328 during regular business hours.

Spring is just  
around the corner...



Now is the time to start  
thinking about home  
improvements!

If you're wondering how to pay for them, we have the answer—with a Fixed Rate Home Equity Loan! Use it to make home improvements, consolidate debt, pay for a new boat—whatever you choose.

## 10 Year Fixed Rate Home Equity Loan

**6.50%  
APR\***

To apply go to [www.rfcu.com](http://www.rfcu.com), or call  
781-878-0232 or 800-562-7328  
for more information.

\*Annual Percentage Rate (APR) as of 2/1/08 and is subject to change. 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. 1-4 family owner occupied properties only. Not available for homes currently for sale or intended to be sold within 6 months of closing. 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, maximum loan amount \$150,000.

