

# HOME EQUITY LINE OF CREDIT – SPECIAL!

- **APR of Prime -.50%\***
- **No Fees or Closing Costs**
- **\$25,000 Minimum**
- **\$150,000 Maximum**
- **Limited Time Offer**



**To apply, call 800-562-7328, visit your local branch or go to [www.rfcu.com](http://www.rfcu.com).**

\*1-4 family owner-occupied property only, property cannot be in trust or currently for sale or intended to be sold within 6 months. This offer is for a limited time and may be withdrawn at any time. The Prime Rate is 3.25% as of 9/4/12. The Minimum Annual Percentage Rate (APR) will never be lower than 2.50% and the maximum APR will 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. Not available for homes currently for sale or intended to be sold within 6 months of closing or condominiums.

## WEYMOUTH BRANCH LOCATION SEARCH

We continue to work diligently to identify a new location for our Weymouth branch. We hope to make a decision in the next 30 days. Please watch our website and future newsletters for updates. We apologize for any inconvenience this may cause you and we appreciate your continued patience.

## FIXED MORTGAGE RATES

**Rates are still low! Don't miss out on this great opportunity to buy or refinance a home!**

Term	Interest Rate	APR*	Points	Monthly Payment per \$1,000
<b>10 Years</b>	<b>2.625%</b>	<b>2.685%</b>	<b>0.000%</b>	<b>\$9.48</b>
<b>15 Years</b>	<b>2.750%</b>	<b>2.791%</b>	<b>0.000%</b>	<b>\$6.79</b>
<b>30 Years</b>	<b>3.500%</b>	<b>3.523%</b>	<b>0.000%</b>	<b>\$4.49</b>

\*Annual Percentage Rate (APR) assumes a 20% down payment. Rates as of 1/7/13 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.

**For details on other mortgage and home equity options go to [www.rfcu.com](http://www.rfcu.com) or call 800-562-7328.**

# Go Green and Get Some Green!

Sign up for eStatements before March 1, 2013 and we will deposit \$5.00 into your RFCU checking or savings account after you receive your first eStatement!\* eStatements are electronic statements that are easily available in Online Banking for you to access from wherever you have internet access. No more statements to store or piles to sort through—just a few clicks and your statement is right in front of you.

## Why are eStatements a Smart Choice?

- **Security** – eStatements are protected by the highest level of commercial encryption available.
- **Online Delivery** – eStatements won't be lost or stolen in the mail.
- **Accessibility** – No more waiting for your statement to arrive in the mail! eStatements are available much faster than paper statements. You can view your statements from your office or the comfort of your home, 24 hours a day—7 days a week.
- **Environmentally Friendly** - When you choose to receive your statements online, you help to conserve our natural resources and cut down on the clutter in your closets!

## Signing Up for eStatements is Quick and Easy!

To sign up for eStatements, you must be an Online Banking user and the primary account holder on the account. If you are currently an Online Banking user, please:

- Log into Online Banking and click on the “eStatement” tab at the top of the screen.
- Read the Electronic Statement and Disclosure Agreement and select “Agree.”
- One full statement cycle after you enroll, you will receive an email notifying you that your eStatement is available.

Don't wait — sign up today!

\*This offer is available for a limited time and is subject to change. Not available to members who have previously enrolled in the eStatement program.

## Sign Up for Online Banking in 3 Easy Steps!

1. Go to [www.rfcu.com](http://www.rfcu.com).
2. In the Online Banking Login section select “Enroll - Personal” from the drop down menu.
3. Complete and submit the application.

## 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 x:146  
daniel.cibotti@lpl.com



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

MKT-06089-0410 Tracking #641565

# Simplify Your Life with a Checking Account that's Right for You!

We're all busy making choice after choice every day. Choosing a checking account should be easy. We think we've made it simple for members who would like to earn dividends and use any ATM—we suggest Dividend Checking. This account includes FREE Online Banking with Bill Pay, Mobile Banking and Remote Deposit. Use these free services to deposit checks, review your balances and pay bills from the location of your choice—24 hours a day! Other features of this account include:

- Pays dividends when the average monthly balance is \$500 or more<sup>††</sup>
- FREE MasterMoney™ Debit Card<sup>\*\*</sup>
- FREE standard style checks
- FREE unlimited ATM transactions\*
- FREE Online Banking
- FREE unlimited Bill Pay
- FREE Mobile and Text Message Banking
- FREE Remote Deposit
- FREE eStatements
- FREE unlimited check writing
- FREE American Express Travelers Cheques
- With Direct Deposit of your net pay, Social Security, or pension to your account, you'll also be reimbursed for up to \$10.00 a month in ATM surcharges.



**FREE  
Unlimited  
ATM Use with  
Dividend  
Checking!**

Simplify your life today! Open a checking account online at [www.rfcu.com](http://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 SUM® network.

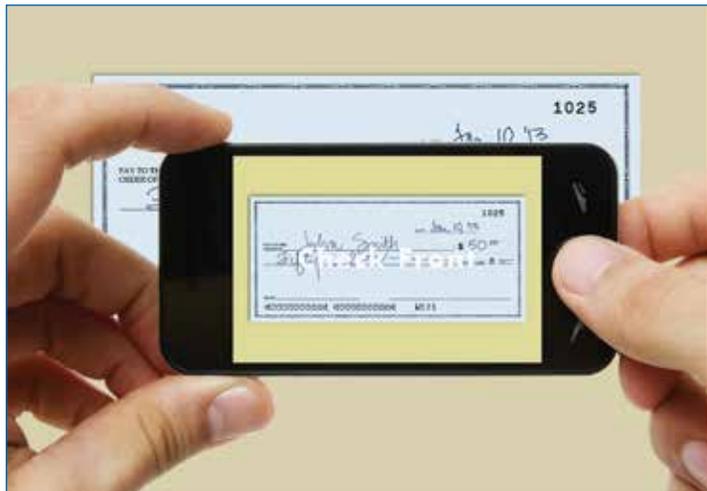
\*\*You must be 18 years of age or older to be eligible for this service.

††Fees may reduce earnings.

## Deposit Checks Using Your Mobile Device!

Using our newest convenience service **Mobile DeposZip®** you can:

**Make deposits securely** – Mobile DeposZip® integrates completely with Rockland Federal Credit Union's highly-secure Online Banking system. The password and authentication technology used for Online Banking also protects your Mobile DeposZip® transactions.

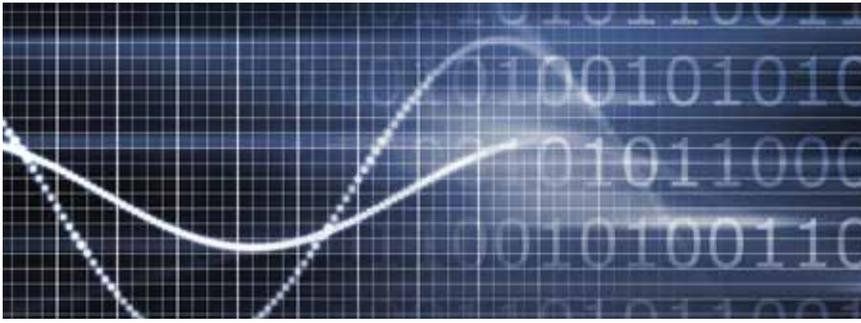


**Save time and money** – Just tap on the app, snap the picture and deposit your check! Preparing deposits electronically is quick and easy, freeing up your time for other items on your "to do" list.

**Get access to your money faster** – With the ability to make deposits anytime from your mobile device, funds may be deposited into your account sooner than waiting to find the time to go to a branch—just tap, snap and deposit!

### How to register...

If you have registered for DeposZip®, you are automatically enrolled in Mobile DeposZip too! If you haven't registered for DeposZip, please log into Online Banking, look under the "Additional Services" tab, select "Products and Services" and follow the simple instructions.



# Important Security Upgrade Notice for Online Banking Users!

**In late spring/early summer, we will perform a security upgrade that will affect how you access your Online Banking account. To ensure that you have seamless access to your accounts during this upgrade, it's important that you take two quick steps—one now and one later.**

## Action Needed Now:

**Create a strong login.** The enhanced security will require that you update your user ID and password. Here's how:

- **User ID** – Go to User Options and click “Change User ID.” Create a new ID that is 8 to 16 characters and has at least one letter and at least one number.
- **Password** – Go to User Options and click “Change Password.” Your new password must be at least 6 characters, and *it must include letters as well as numbers and/or symbols.*

If your current User ID and Password match these requirements, there is no need to make any changes now.

## Action Needed Later:

**Get an access code.** Once the upgrade is complete for all users, you'll be prompted to enter your phone number or email address when you log in. We'll use this email address or phone number to immediately send you an access code via email, text and/or automated voice message.

*Please note:*

1. If you have international service, your mobile phone will not work. You can ask the system to remember your computer or mobile device so you do not have to repeat this step every time you log in. However, you will need a new access code for each computer/mobile device not recognized by the system.
2. Dial up systems are not supported.

**Please don't wait—take action today!**

## 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

## 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	-

## 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

