

## My Mobile Money is Here!

A better way to manage your Rockland Federal Credit Union MasterMoney debit card is just a tap away.

Introducing My Mobile Money Access, a new app offered by Rockland Federal Credit Union to help you control and monitor debit card usage anywhere, anytime using your mobile phone.

With My Mobile Money Access, you can protect your debit card from fraud by setting alerts and controls to determine how your debit card can be used. If you misplace your debit card, you can use the app to turn it off... and then turn it back on when you find it!

You can also use My Mobile Money Access to manage your spending. With customizable controls, alerts for spending limits, and easy to find account balances, you can set a budget and stick to it.

**Download the app today!**

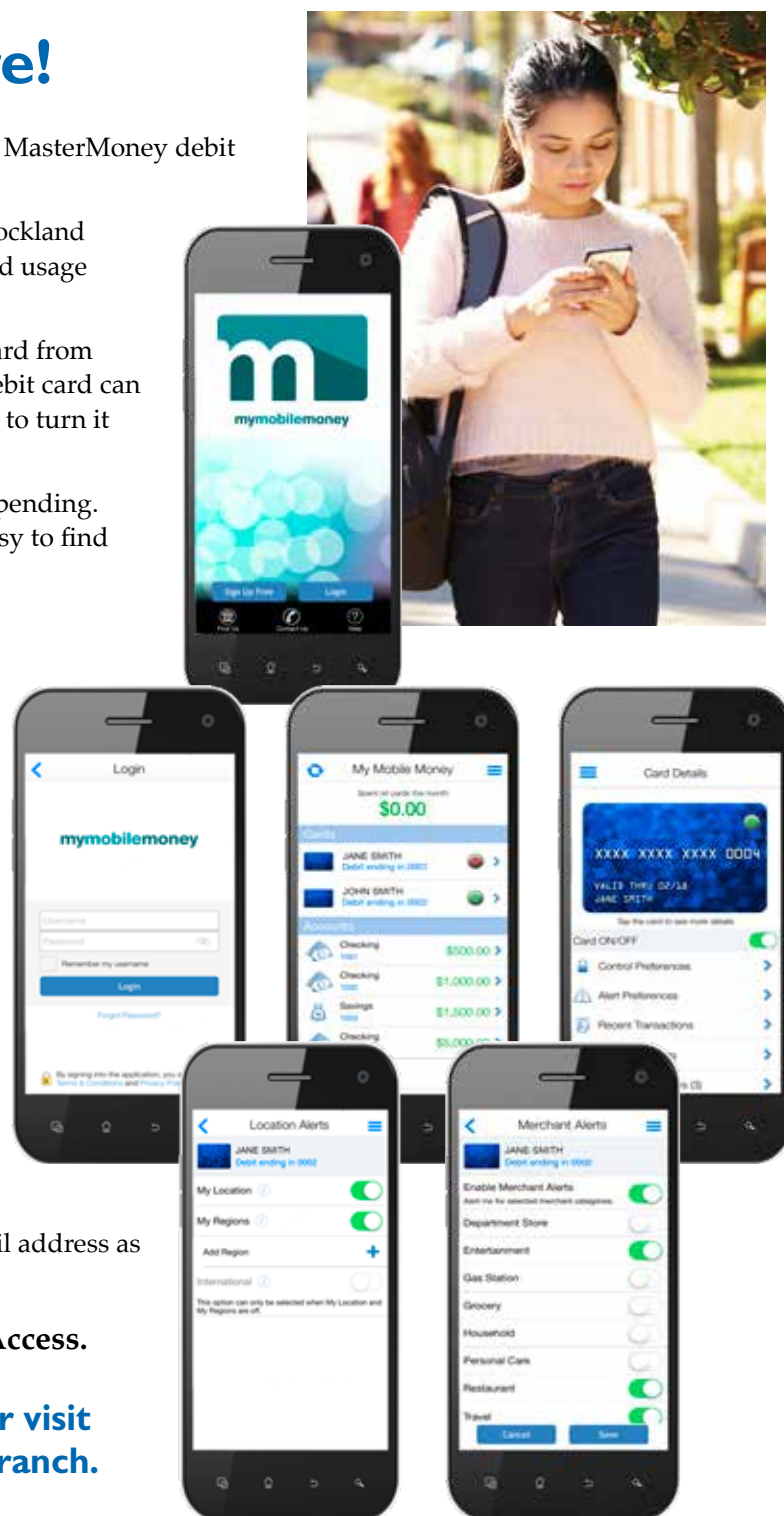
### Getting Started

Visit iTunes or Google Play and search for "My Mobile Money Access." Select the app for download. Then follow these simple steps:

- Open the app and have your debit card nearby
- Click the "Sign Up Free" button
- You will be prompted to enter your card number
- On the next screen, enter your name, your CVV (the three-digit security code on the back of your card) and your card expiration date to verify your identity.
- After you accept the app Terms and Conditions and the Privacy Policy, you will be asked for your email address, user name and password. You may choose to use your email address as your user name. You will also need to enter your full name.

**That's it! You're ready to use My Mobile Money Access.**

**For more information visit [www.rfcu.com](http://www.rfcu.com) or visit your local Rockland Federal Credit Union branch.**



# ATM Safety Tips

Before using an ATM, be aware of your surroundings, particularly at night. It could save you time, money, and help keep you safe.

## Here are a few tips:

- Keep your ATM card in a safe place. No one should have access to your card but you. Immediately notify the credit union if your card is lost or stolen.
- PIN security:
  - Never give PIN information over the phone. If you receive a call requesting to verify your PIN information, notify police.
  - Keep your PIN a secret. Never write it down anywhere, especially on your ATM card.
  - Be careful that no one can see you enter your PIN at the ATM.
- Visually inspect the ATM for possible skimming devices. Potential indicators:
  - Sticky residue can be evidence of adhesives used to affix the device.
  - Damaged or crooked pieces.
  - Noticeable resistance when pressing the keypad.
- Do not count or visually display any money you received from the ATM. Immediately put your money in your pocket and count it later.
- If you are using a drive-up ATM be sure that your passenger windows are rolled up and the doors are locked. If you leave the car and walk to the ATM, lock your car.
- Closely monitor your account by reviewing your monthly statement or logging into online banking. Report any problems to us as soon as you become aware of them.



# Important Account Information

## Fee Changes effective August 1, 2018:

- Account Servicing Research Fee: \$50.00 per hour
- Inactive Abandoned Property Fee: \$50.00 annually
- Coin Counting for Members with a Non-Active\* Checking Account:
  - Coin Total: \$1.00-5.00.....\$1.00
  - \$5.00-25.00.....\$5.00
  - \$25.00 & Up.....\$10.00

*\*Active Checking: Must have direct deposit & debit card usage (excluding ATM withdrawals)*

- Subordination Fee: \$150.00
- Safe Deposit Box Key Replacement: \$25.00
- Safe Deposit Box Drill Fee: \$200.00



# Preventing Identity Theft

These precautionary habits will help prevent identity thieves from accessing your personal and family information, wealth, and assets.

## At home:

- Call the credit union if mail containing personal information, such as a statement doesn't arrive on time.
- Shred any financial mail or paperwork, such as pre-approved credit card offers, loan applications or statements before throwing them away.
- Keep a secure but accessible list of all of your credit card information including issuing institutions and account numbers. Do not keep this list in your wallet.
- Remember that the IRS will never call you. Do not give out your Social Security Number, credit card or account information to anyone who calls you.

## In public:

- Do not provide credit card numbers or other personal information over the phone.
- Always make sure your purse or wallet is secure.
- Do not carry important documents with you such as your social security card or birth certificate unless necessary for a specific transaction.

## Online:

- Change your passwords frequently and make sure they are complex. Passwords should be a combination of letters, numbers and symbols where allowed.
- Keep your computer software up to date.
- Visit financial institution websites directly, rather than clicking through links sent by email.
- Keep an eye out for messages from questionable email addresses or online billing statements you don't recognize.

Check your credit reports annually, if not more often. **If you suspect that your personal information has been used to commit fraud or theft, take the following actions:**

- Place a fraud alert on your credit reports by calling any of the three major credit bureaus and request a copy to review.
- Close any affected accounts immediately.
- File a report with local police in the community where the theft occurred.
- File a complaint with the FTC. Follow up all calls in writing and send your letter by certified mail. Keep copies for your own files.

# Scam Alert: Secret Shopping and Fake Checks

Scammers need a good story to get to your wallet. Once they find one that works, they use it repeatedly. One of their old favorites brings together fake checks and secret shopping, and it has been popping up again lately.

How it works: You get a check in the mail with a job offer as a secret shopper. You deposit the check and see the funds in your account a few days later, and the bank even tells you the check has cleared.

Now you're off to the store you have been asked to shop at and report back on, often a Walmart. Your first assignment is to test the in-store money transfer service, like Western Union or MoneyGram, by sending some of the money you deposited. Alternatively, you might be told to use the money to buy reloadable cards or gift cards, such as iTunes cards. You're instructed



to send pictures of the cards or to give the numbers on the cards.

Fast forward days and the bank finds out the check you deposited is a fake; which means you are on the hook for all that money. How does that even happen? Well, banks must make funds from deposited checks available within days, but uncovering a fake check can take weeks. By the time you try to get the money back from the money transfer service, the scammers are long gone, and they have taken all the money off the gift cards, too. (Money orders and cashier's checks can be faked, too.)

The moral of the story? If anyone ever asks you to deposit a check and then wire or send money in any way, you can bet it's a scam. No matter what they tell you.

**For consumer information and recent scam alerts, visit [www.consumer.ftc.gov](http://www.consumer.ftc.gov).**

## Love your Credit Union? Share it with a friend and get a FREE gift!



It's easy – visit one of our convenient branch locations to get your tell-a-friend coupons. Pass them out to friends, neighbors, anyone you think would benefit from our great products and services. When someone you refer opens a checking account with Rockland Federal Credit Union, they get a FREE gift for joining us, and you will receive a FREE gift as a token of our appreciation!

### Traveling This Summer?

Please let us know your travel plans so you are not inconvenienced. With increasing fraud, we continually monitor fraud patterns and transactions to protect your accounts.

**If you need to reach our card processor after normal business hours regarding a debit card, please call 866-842-5208 if traveling domestically, or (412) 552-2697 if traveling internationally. If you are using your RFCU Visa Card, please call 800-369-4887.**

### ATTENTION: Annual Privacy Policy Notice

Rockland Federal Credit Union's Privacy Notice is available for viewing at **[www.rfcu.com/privacynotice](http://www.rfcu.com/privacynotice)**.

To request a paper copy of the privacy policy notice, please call **781-878-0232 option 1**.

A copy will be mailed to you within 10 business days.



# 2018 Board of Directors ELECTIONS

All Credit Union members are invited to attend the 96th Annual Meeting of the members of Rockland Federal Credit Union. The meeting will be held on **Wednesday, November 14, 2018** at 241 Union Street, Rockland, MA. The nominating committee has re-nominated current Board Member Paul Lane for the existing three-year vacancy.

## Paul J. Lane

*Paul is currently Treasurer of the Board of Directors and is self-employed as a tax consultant. He has been a member of the board since 1995. Paul is a graduate of Northeastern University with a BS in Accounting. He holds the status of Enrolled Agent with the Internal Revenue Service. He has over 30 years of experience with credit unions both as an examiner for the National Credit Union Association and a consultant to the credit union industry.*

## Nominations by Petition

Any Rockland Federal Credit Union member wishing to add his or her name to the ballot may do so by petition. Candidate petitions will be available beginning June 27, 2018. Petition candidates must obtain 500 valid Rockland Federal Credit Union member signatures by September 3, 2018. To appear on the ballot, petitions must be delivered to the Credit Union's main office by 4:00 p.m. on September 3, 2018.



For further information on filing a nomination by petition, please contact Heidi Chandler at Rockland Federal Credit Union, Rockland, MA 02370.

## Voting Procedure at Annual Meeting

Nominations will be taken from the floor only under the following conditions:

1. When sufficient nominations have not been made by nomination committee, or
2. By petition to provide one nominee for each position to be filled, or
3. When circumstances prevent the candidacy of the one nominee for a position to be filled.

The election will be conducted by ballot and will be by plurality vote, except when there is only one nominee for each position to be filled, in which case the chair may take a voice vote or declare each nominee elected by general consent or acclamation.

## HOLIDAY HOURS

**Wednesday, July 4**  
**Independence Day**

*All branch offices closed.*

**Monday, September 3**  
**Labor Day**

*All branch offices closed.*

## Member Service Center

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

## Website

[www.rfcu.com](http://www.rfcu.com)

## Attleboro Office

217 South Main Street  
Inside Seabra Foods

## Hanover Office

1771 Washington Street  
Hanover Mall

## Mansfield Office

76 Copeland Drive

## Marshfield Office

850 Moraine Street  
Across from Town Hall

## North Attleboro Office

652 E. Washington Street

## Plymouth Office

300 Colony Place  
Inside Walmart

## Rockland Office

241 Union Street

## Walpole Office

564 Main Street

## Weymouth Office

1690 Main Street  
Supreme Plaza

## Home Equity Line of Credit

**4.25% APR\***

\*Variable Annual Percentage Rate (APR) based on Wall Street Journal Prime Rate ("Prime") minus .50%. As of 03/22/2018, the Prime Rate is 4.75%. The minimum APR will never be lower than 2.50% and the maximum APR will never be greater than 18%. 1-4 family, owner-occupied properties only. Property cannot be in trust or currently for sale or intended to be sold within 6 months. This is a variable rate and therefore subject to change. Property insurance is required. Flood insurance may be required. Equal Housing Lender.

