

June 2009

Rockland
FEDERAL CREDIT UNION

Serving generations - our legacy, our future.

Member NEWSLETTER

Volume 16

At Rockland Federal Credit Union, we strive to provide our members with quality, affordable financial services in a responsible, efficient, professional and convenient manner.

Issue 2



HOLIDAY HOURS

JULY 4
INDEPENDENCE
DAY

All branch offices closed

SEPTEMBER 7
LABOR DAY

All branch offices closed

RFCU Has Auto Rates as Low as

4.54 % APR*



Call us or visit www.rfcu.com to apply.

*Annual Percentage Rate (APR) shown represents the lowest rate currently available as of May 1, 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 4.54% for 60 months is \$186.60.

Extra Checking

This high yield checking account is a great alternative to a money market account. Not only do members earn a great yield, RFCU will even reimburse other banks, ATM surcharges!

- High yield on balances from \$5.00 to \$50,000*
- FREE unlimited checkwriting
- FREE MasterMoney Debit Card^{††}
- No monthly service charge
- FREE eStatements[†]
- FREE Online Banking[†]
- FREE Bill Pay
- Direct Deposit[†]
- Reimbursement of up to \$10.00 a month in foreign ATM fees
- No transaction limitations**
- \$100,000 maximum balance



To be eligible for Extra Checking, members are asked to:

- Enroll in eStatement program
- Make 10 or more purchases & point of sale transactions (excluding ATM transactions)
- Have Direct Deposit
- Sign up for Online Banking

* Annual Percentage Yield (APY) on balances from \$5.00 to \$50,000, effective as of 5/1/09 and is subject to change. Accounts that do not meet the eligibility requirements and/or accounts with balances in excess of \$50,000 will earn the statement savings rate, which is currently .40% as of 5/1/09 and is subject to change without notice. Fees may reduce earnings.

** Transactions include withdrawals and inquiries.

† Required to be eligible for this account. 10 or more MasterMoney™ Debit Card purchases and/or Point-of-Sale transactions per month.

†† Available to members 18 years of age and older.

Go Green with eStatements!



When you sign up for eStatements you'll not only save a few trees and a little postage, you'll also reduce your risk of mail fraud and identity theft! Identity thieves are constantly finding new ways to steal personal information over the Internet, but the original theft (taking out a credit card in your name) tends to be a widespread low-tech crime. According to the Federal Trade Commission, about half of the country's victims know how their information was stolen, and in many cases the breach was paper (bills, credit card solicitations and financial statements) pilfered from garbage cans and mailboxes. eStatements are electronic statements that are posted directly into online banking for you to access from wherever you have internet access-keeping your account information safe and secure.

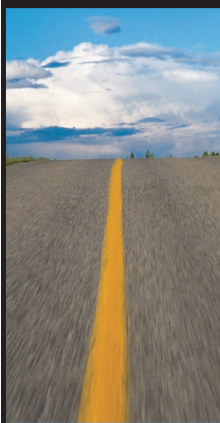
How to Sign Up

First register for Online Banking (go to www.rfcu.com and click on "Enrollment/ Demos" and then scroll down to "Enroll-Personal"). After you have registered for Online Banking*, log in and click on the "eStatement" tab.

- Read the Electronic Statement and Disclosure Agreement and select "Agree."
- Shortly thereafter you will receive an email confirming your enrollment. The message will also include detailed instructions on how to access your first eStatement.

Don't wait! This is a FREE service to Online Banking users. Sign up today to get your statements safely and securely-and save a tree!

*When signing up for eStatements on a joint account, please be sure you are signed in under the primary account holder's name.



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.



RFCU Financial Services
Daniel Cibotti
Financial Advisor
241 Union Street
Rockland, MA 02370
(781) 878-0232, ext. 146
Fax: (781) 681-6346
daniel.cibotti@lpl.com
www.rfcu.com



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

| |
|---------------------------|
| Not NCUA Insured |
| No Credit Union Guarantee |
| May Lose Value |

Apply online
24 hours
a day at
www.rfcu.com

Check Out Our Low Fixed Mortgage Rates...

| Term | Interest Rate | APR* | Points | Principal and Interest |
|----------|---------------|--------|--------|------------------------|
| | | | | Monthly Payment* |
| 30 Years | 5.250% | 5.278% | 0 | \$1,104.41 |
| 15 Years | 4.875% | 4.919% | 0 | \$1,568.59 |

Apply online at your local branch office 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 5/1/09 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. Payment example is based on a mortgage of \$200,000. One to four family owner occupied properties only. Maximum loan amount \$417,000. Property insurance and flood insurance if applicable are required.

Notice of Your Financial Privacy Rights



This is our privacy notice to you. It covers “nonpublic personal information” or, as used below, “information.” We obtain information about you in the course of providing services to you, our members and former members. It does not cover information that we obtain from public sources such as telephone directories or public records. If, at any time, after reviewing this policy you have questions or comments, please contact one of our member service representatives at (781) 878-0232. You may also write to us at the following address: ROCKLAND FEDERAL CREDIT UNION • Attn: Phyllis Feneck • 241 Union Street • Rockland, MA 02370

The Confidentiality, Security and Integrity of Your Information

We restrict access to information about you to those employees who need to know that information to provide you with products and services. We maintain physical, electronic, and procedural safeguards that meet or exceed federal regulations to guard your information.

The Information We Collect

We collect information about you from:

- Your applications for our services
- Your transactions with us
- Consumer reporting agencies and other parties who we ask to verify the information that you have provided to us such as your employment history and your other creditors
- Third parties with whom we have arrangements to provide services to you such as automobile dealers and mortgage lenders
- Market surveys conducted on our behalf
- Correspondence and “e-mails” that you send to us

The Information We May Disclose

We may disclose information about you:

- To provide services that you request
- To provide you with information about additional products and services
- To the extent necessary to conduct our business
- As required by law such as when we receive a court order or subpoena

Businesses with Whom We Share Information

In order to provide you with high quality products and services, we have entered into agreements with other companies that perform marketing or other services for us or provide additional financial products for you to consider. We only work with companies that agree to maintain strong confidentiality protections and limit the use of the information we provide. We do not permit these companies to sell or give your information to others. We also restrict their ability to contact you to direct mail solicitations.



Types of Information We May Disclose:

We may disclose to third parties any information we may have about you, including but not limited to your name and your address.

We share information with the following types of businesses:

- Financial service providers, such as companies providing mortgages, securities, financial planning, credit card or insurance services.
- Non-financial companies such as consumer reporting agencies, merchants, data processors, check/share draft and other printers, retailers, plastic card processors and government agencies.

Additionally, we may disclose information about you under other circumstances as permitted or required by law or where you consent. These disclosures may include information to conduct the operations of the Credit Union, or to protect the security of our financial records.



10 Year Home Equity Loan

5.50% APR*

No points or closing costs!**

For loans with a combined LTV up to 70%

Use the equity in your home to make home improvements, consolidate debt, pay for your summer vacation – whatever you need it for.

**For more information call
781-878-0232 or 800-562-7328.
Apply today at www.RFCU.com.**

*Annual Percentage Rate (APR) as of 5/1/09 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.

2009 Board OF DIRECTORS

Elections

All Credit Union members are invited to attend the 87th Annual Meeting of the members of Rockland Federal Credit Union. The meeting will be held on November 18, 2009 at 4:30 p.m. at 241 Union Street, Rockland, MA. The nominating committee has re-nominated current Board member Paul Lane for the existing three-year vacancy. Below is a brief biography on Paul.

PAUL 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 from the Internal Revenue Service. He has over 30 years of experience with credit unions both as an examiner for the National Credit Union Administration and 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 July 2, 2009. Petition candidates must obtain 500 valid Rockland Federal Credit Union member signatures, by September 1, 2009. To appear on the ballot, petitions must be delivered to the Credit Union's main office by 4:00 p.m. on September 1, 2009. For further information on filing a nomination by petition please contact Phyllis Feneck at Rockland Federal Credit Union, 241 Union Street, 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 the nominating 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.

Annual Meeting

November 18, 2009
4:30 p.m.

241 Union Street
Rockland, MA 02370



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 |