



Time for a New Car?

Don't miss out on this great offer!

**Take
.50%
OFF**

the APR* of one RFCU new or used car loan.

*.50% off current auto loan Annual Percentage Rates (APR) effective 4/25/10 through 5/31/10. One offer per member. Personal accounts only. Employees excluded. Offer may be changed or withdrawn without notice. Offer cannot be combined with any other offer or be used to pay off or pay down an existing RFCU auto loan.

15 Year Fixed Rate Mortgages



Don't miss out on these great rates! Now is a great time to buy or refinance a home. Apply today online, at your local branch office or by calling Mortgage Officer, Phil O'Connor at 781-878-0232 or 800-562-7328 ext.135.

Interest Rate	APR*	Points	Monthly Payment Per \$1,000
4.250%	4.290%	0	\$7.52
4.000%	4.187%	1	\$7.40

*Annual Percentage Rate (APR) assumes a 20% down payment. Rates as of 3/25/10 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.

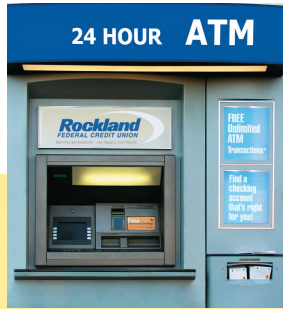


2010 HOLIDAY HOURS

**MAY 31
MEMORIAL DAY**

In-store branches open
10 am to 2 pm

All other branch offices closed



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've made it simple.

With 4 checking accounts to choose from, we're sure you'll quickly find the one that's right for you.

Use free Online Banking and free Bill Pay, with all of our checking accounts to review your balances and pay your bills from the location of your choice – 24 hours a day! You can also check your balances by phone using Tele-Touch our toll-free audio response system.

Free Checking

Designed for members who don't want to maintain a minimum balance or worry about service charges. This non-dividend bearing checking account has these great features:

- FREE MasterMoney Debit** and ATM Cards
- No minimum balance
- No monthly service charges
- Unlimited check writing
- FREE direct deposit
- Overdraft protection when linked to another account
- FREE unlimited ATM access at RFCU branches
- 8 FREE ATM transactions a month at NON-RFCU ATMs if you have direct deposit of your net pay or social security check; \$1 fee per transaction over 8*
- FREE Online Banking
- FREE unlimited Bill Pay
- FREE eStatements

Student Checking

If you're a busy student[†], this account is right for you! It gives you access to your cash without charging you a monthly fee and you don't have to worry about maintaining a minimum balance. We'll even send your account statement to you by email with our free eStatement service. Free Student Checking keeps things simple, convenient and affordable!

- FREE MasterMoney Debit** and ATM Cards
- FREE Unlimited ATM Use*
- FREE Unlimited Checkwriting
- FREE Online Banking
- FREE Bill Pay
- FREE eStatements
- Up to \$10.00 a month in ATM surcharge reimbursement

*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 SUMSM network.

**You must be 18 years of age or older to apply for a MasterMoney Debit Card.

Dividend Checking

If you're looking for a checking account that allows you to use any ATM and pays you dividends on your hard-earned money, Dividend Checking is the right choice! You'll earn our highest dividend rate on checking accounts. Dividends are paid on this account when the average monthly balance is \$500 or more.^{††}

- FREE MasterMoney Debit Card**
- FREE standard style checks
- FREE unlimited ATM transactions*
- FREE Online Banking
- FREE unlimited Bill Pay
- FREE eStatements
- FREE unlimited check writing
- FREE American Express Travelers Cheques
- FREE to members 40 years of age or better
- \$5.00 monthly service charge waived when average monthly balance is \$500 or more OR your combined average monthly balance in savings or certificates is at least \$1000



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.

40 PLUS Checking

Members who are 40 or better receive all the benefits of a Dividend Checking account and there is no monthly fee or per check fee – regardless of account balance.

Simplify your life today!
Open a checking account online
at www.RFCU.com.

[†]Available to registered undergraduate students ages 17-24 who are attending school at least part time. Upon member's 24th birthday, account will convert to a Free Checking account. Members under 17 years of age must have an adult co-signer.

^{††}Fees may reduce earnings.

Cash in with CashRewards

It's easy to put money back in your pocket with our CashRewards program. Just use your Rockland Federal Credit Union Visa® Platinum credit card every time you shop. For each qualified* purchase you make, you'll receive an ANNUAL cash reward. The more you use your card, the greater your reward!

Here's how your CashRewards program adds up:

Earn a rebate on all qualified* purchases you make with your Rockland Federal Credit Union Visa® Platinum credit card.



PAYMENT TIER	
Yearly Purchases	CashRewards Bonus†
\$ 2,000 - \$5,000	.10%
\$ 5,001 - \$10,000	.25%
\$10,001 - \$25,000	.50%
\$25,001 - \$100,000	1.00%

* Qualified purchases do not include PIN-based purchases, cash advances, balance transfers, convenience checks, or returns. CashRewards are posted to the account annually. Account must be open, not cancelled, terminated or delinquent at the time each year CashRewards are posted to the account. † Maximum payout \$1,000.

Earn CashRewards when you:

- Buy groceries
- Get gas and tune-ups for your car
- Dine at your favorite restaurant
- Purchase clothes and home furnishings
- Remodel your home
- Donate to your favorite charity
- The CashRewards program is an automatic feature of your Rockland Federal Credit Union Visa® Platinum credit card, so make this card your first choice every time.

To apply for a Rockland Federal Credit Union Platinum Visa, go to WWW.RFCU.COM, visit your local branch office or call us at 800-562-7328.

We Want to Take You Out to the Ball Game!

Enter to Win a Pair of Red Sox Tickets!



Complete the coupon below and send it to Phyllis Feneck at 241 Union Street, Rockland, MA 02370.

Please help us to better serve you by answering a few questions:

Do you have a checking account with us? ___ Yes ___ No

If No, please tell us why not? _____

What product or service, that we don't offer, would like us to consider? _____

Name: _____

Telephone: _____

Winner will be drawn and notified during the first week of June. Please, only one entry per member.

Opt-In for Overdraft Service



Rockland Federal Credit Union extends Overdraft Service to members in good standing. (*You must be a member for at least 30 days to be eligible for this service.*) It allows the credit union to pay withdrawals to your checking account that would cause it to be overdrawn. If you do not have enough money in your account for a check, pre-authorized withdrawal, ATM or debit card transaction, RFCU will usually decline the transaction. In these cases, you may be unable to complete the transaction unless you have another form of payment. If you want RFCU to authorize and pay these overdrafts, you can request Overdraft Service.

All members who would like to be eligible for this service must “Opt-In.” **Having Overdraft Service does not guarantee that RFCU will authorize your overdrafts in all cases. If RFCU authorizes and pays an overdraft, you will be charged a fee of \$28.00*.** Whether we pay or return an item, your account may be assessed a fee, either as an Overdraft Service charge or a Non-Sufficient Funds charge, but you will not be charged both fees by us. You will only be charged a Non-Sufficient Funds charge if we do not pay the item.

Other Overdraft Protection Options:

1. Link your savings account.
2. Apply for an unsecured line of credit.

You may opt-out of the Overdraft Service in its entirety at anytime in writing. If you choose to do so you may be subject to insufficient funds fees assessed by the credit union and merchants. RFCU reserves the right to revoke Overdraft Service privileges at anytime without prior notifications and to deny the payment of any transaction.

How to Request Overdraft Service

Call us at 1-800-562-7328 or submit your request online at WWW.RFCU.COM.

*\$28.00 fee is effective as of January 1, 2010 and is subject to change.

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

Weymouth Office

35 Pleasant Street, FoodMaster

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	9-7	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

