Rockland FEDERAL CREDIT UNION
Serving generations - our legacy, our future.

July 2021

Member NEWSLETTER

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

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Identity Theft Protection

When an individual's identity is stolen, the thief also impacts the victim's financial health, recovery from which can take years.

Luckily, there are steps you can take to prevent becoming the next victim. Here are some tips to protect yourself from identity theft.

1. Monitor your credit

Check your credit score and report for free with RFCU's Credit Monitoring Tool in Online Banking or the RFCU Mobile App. You are also entitled to a free annual report from each of the credit reporting agencies at AnnualCreditReport.com. Look for sudden hits to your score and suspicious activity on your report and credit card bills.

2. Use multi-factor authentication

When banking online or using any other service utilizing sensitive information, always choose multi-factor authentication for extra protection.

3. Use strong, unique passwords

Never use identical passwords across multiple accounts. Instead, create strong, unique passwords for every login you use.

4. Only use Wi-Fi with a VPN

When using public Wi-Fi, always choose a Virtual Private Network (VPN) instead of your default Wi-Fi settings to keep the device's sensitive information secure.

5. Block robocalls

Lower the number of robocalls – and the potential scams – that reach your home by adding your number to the Federal Trade Commission's No Call List at **donotcall.gov**.

6. Upgrade your devices

By upgrading the operating systems for your computer, tablet and phone, you'll be protected from the most recent security breaches, viruses and hacks.

7. Shred old documents

Some criminals search through trashed papers to get information. That's why it's best to shred all documents containing sensitive information as soon as you don't need them.

8. Keep personal information personal

Be super-cautious about sharing sensitive data with strangers – and even with friends. It's also a good idea to use the strongest privacy and security settings on your social media accounts.

9. Invest in identity theft protection

Services like LifeLock will monitor your personal information online and immediately alert you about any suspicious activity.

If you think you've been a victim of fraud or identity theft, contact the three nationwide credit reporting companies directly and place a fraud alert on your credit report:

ONLINE	BY CALLING	BY MAIL
Equifax Alerts www.equifax.com/personal/credit-report-services	(800) 525-6285	**Equifax Consumer Fraud Division** P.O. Box 105069 Atlanta, GA 30348-5069
Experian Fraud Center www.experian.com/fraud	(888) 397-3742	**Experian** P.O. Box 9554 Allen, TX 75013
Transunion Fraud Alert www.transunion.com/fraud-alerts	(888) 909-8872	**TransUnion Fraud Victim Assistance Department** P.O. Box 2000 Chester, PA 19016

You can also submit a complaint with the Consumer Financial Protection Bureau if you have identified a problem on your credit report. Visit the CFPB website at www.consumerfinance.gov. They will forward your issue to the company, provide a tracking number for your complaint and keep you updated on the status.

Free Credit Monitoring Tool

You already know that tracking your credit score is important.
Our Credit Monitoring Tool makes it easy!

You have instant access to your credit score, credit report, personalized money-saving offers, and financial education tips on how to improve your score or maintain an already great score.

This tool is built right into our easy-to-use online and mobile platforms, so you don't need a new login.

Benefits of checking your score today include the ability to:

- Receive daily credit monitoring with alerts for major changes,
- Identify credit bureau errors,
- Understand the factors that impact your score, and
- Work toward your financial goals!

Get started today:

STEP 1 Log into the RFCU Mobile App or Online Banking

STEP 2 Mobile:
Go to the "More" Menu and select "Credit Score"

Online:
Select "Credit Score" from the menu bar at the top

11 Ways to Practice Safe ATM Transactions

ATM fraud is still prevalent - Here are 11 ways to protect yourself and your account from theft!

1. Look for recent device modifications – bulky keypads, electrical tape, fresh glue, unworn plastic, etc. These can be signs of a PIN capture device being used.

2. Check for cameras – tiny pinholes provide clear views of the keypad and are a prime target for recording PINs. Security cameras designed for **safety** are obvious and usually mounted further away.

3. Cover the PIN pad with your other hand to keep your transaction safe from prying eyes.

4. Look for people sitting nearby who are using laptops, hand-held computers or cellphones. If they're sitting there for more than a few minutes, they may be eavesdropping using the device.

5. Do not share your PIN with anyone. If you write down your PIN, keep it in a secure location away from the card. Don't carry it in your wallet or record it in your phone!

6. Only use ATMs in well-lit, public spaces. Prefer those that offer drive-up service and don't have buildings or heavy foot traffic nearby.

7. If you have trouble with an ATM, go to the nearest bank branch or use another ATM. Do not let strangers "help" you with the transaction.

8. Avoid ATMs in tourist hotspots – these high traffic areas make it easier for thieves to work.

9. Monitor your checking account regularly for suspicious or unknown charges. We make it easy with the RFCU Mobile App! Review your account anytime from the palm of your hand.

10. Report any unusual account activity to your credit union right away.

11. Remember that POS terminals, gas station consoles and other payment locations are just as vulnerable as standalone ATMs.

ATTENTION: **Rockland Federal Credit Union's Privacy Notice is available for viewing at https://www.rfcu.com/privacy**

To request a paper copy of the privacy policy notice, please call **(800) 562-7328**.

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

Moving? Changed your phone number or email address? Let us know so that we can keep in touch with you!

Traveling? Please let us know your travel plans 48 hours in advance of departure to avoid disruption in service. With increasing fraud, we continually monitor fraud patterns and transactions to protect your accounts. For your convenience you can let us know by visiting **rfcu.com** and selecting "Travel Notification" from the Members menu in the homepage footer, or in the "More" section of the RFCU Mobile App.

Keep In Touch!

2021 Board of Directors Elections

All Credit Union members are invited to attend the 99th Annual Meeting of the members of Rockland Federal Credit Union. The meeting will be held on Wednesday, November 10, 2021 at 241 Union Street, Rockland, MA. The nominating committee has re-nominated current Board Member Paul Lane for the existing three-year vacancy.

Paul Lane, Treasurer

Paul is currently the 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 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 July 1, 2021. Petition candidates must obtain 500 valid Rockland Federal Credit Union member signatures by September 6, 2021. To appear on the ballot, petitions must be delivered to the Credit Union's main office by 4:30 p.m. on September 6, 2021. For further information on filing a nomination by petition, please contact Heidi Chandler at Rockland Federal Credit Union, 241 Union St., Rockland, MA 02370.

Voting Procedure at the Annual Meeting

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

1. When sufficient nominations have not been made by 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.

Simplify your banking experience with eStatements!

Why wait for the mail? Statements can be viewed in Online Banking and in the RFCU Mobile App. Email notifications will tell you when your eStatement is ready for viewing. eStatements also makes researching your prior statements a snap!

Enroll today:

STEP 1 The primary account holder signs into Online Banking at rfcu.com or our mobile app.

STEP 2 **Online:** Under the "Additional Services" tab, select "eStatements"

Mobile: Go to the "More" menu, select "eStatements"

STEP 3 Read and accept the eStatement disclosure and submit the agreement.

Use your home's equity to make your dreams a reality.

Save big with our small rate on a Home Equity Line of Credit!**

Prime minus 0.500 %*

With the flexibility of a reusable line of credit, whether you have a specific purpose in mind for a home remodeling project, purchase, or just want the security of ready cash available in case of an emergency, a Home Equity Line of Credit from RFCU may be for you.

Apply today! Visit rfcu.com to get started.

* Prime rate equals 3.250% effective March 17, 2020

**Min $10,000 with 10 Year Repayment, rate will never be less than 2.500%, never greater than 18.000 %. 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. We finance 1-4 family owner-occupied homes for applicants who live or work in Plymouth, Norfolk, Suffolk, Bristol, Barnstable or Middlesex Counties. Not available for homes currently for sale or intended to be sold within 6 months of closing. Property Insurance required, Flood Insurance may be required. Consult your tax advisor regarding the deductibility of interest. 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.

HOLIDAY HOURS

Sunday, July 4th
Independence Day
All branch offices are closed

Monday, July 5th
Independence Day Observed
All branch offices are closed

Monday, September 6th
Labor Day
All branch offices are closed

Monday, October 11th
Columbus Day
Plymouth open 10am – 2pm
All other offices are closed.

BRANCH LOCATIONS

Hanover Office
1771 Washington Street
Hanover Crossing

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

Member Service Center
(781) 878-0232
(800) 562-7328
Website: www.rfcu.com

Telephone Banking

Access your account 24-hours a day with Telephone Banking from RFCU. Obtain account information and make transfers quickly and securely all from your mobile or touch-tone phone.

Call (800) 662-7328 or (800) 562-7328 and select Telephone Banking from the menu.

Registration required, call a Member Service Representative to get started!