

M E M B E R

# NEWSLETTER



## TOP NEWS

- System Upgrade Coming August 2025
- 2025 Board Elections
- Career Opportunities Available

## We're Hiring!

At Rockland Federal Credit Union, our goal is to provide superior service to our thousands of members. We achieve that with hard-working professionals who come from diverse backgrounds and offer a wide range of abilities, experience, and ideas.

If you're passionate about helping others and eager to collaborate with exceptional colleagues, then check out our current openings at

<https://www.rfcu.com/about/rfcu/careers/>



## RFCU System Upgrade coming August 2025

### What's Happening?

The Credit Union is upgrading our operating systems to ensure that we continue to deliver a secure and convenient banking experience.

### When Will These Changes Occur?

The upgrade will take place from Friday, August 8 after the close of business through the start of business on Monday, August 11.

For more information about potential disruptions in service prior to and while the upgrades are underway - and how to prepare visit:

<https://www.rfcu.com/rockland-federal-credit-union-ma-personal-business-banking/rfcu-upgrade-info/>

## For Your Information: Funds Availability Disclosure

### YOUR ABILITY TO WITHDRAW FUNDS

This policy statement applies to all accounts. Our policy is to make funds from your check deposits available to you on the second business day after the day we receive your deposit, with the first \$500 available on the first business day after the day of your deposit. Electronic direct deposits will be available on the day we receive the deposit. Cash, wire transfers, and some specified check deposits will also be available before the second business day, as detailed below. Once the funds are available, you can withdraw them in cash and we will use the funds to pay checks that you have written.

Please remember that even after we have made funds available to you, and you have withdrawn the funds, you are still responsible for checks you deposit that are returned to us unpaid and for any other problems involving your deposit.

### DETERMINING THE AVAILABILITY OF A DEPOSIT

For determining the availability of your deposits, every day is a business day, except Saturdays, Sundays, and federal holidays. If you make a deposit before 4:30 p.m. on a business day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit after closing or on a day, we are not open, we will consider that the deposit was made on the next business day we are open. If you make a deposit at an ATM before 12:00 P.M. on a business day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit at an ATM after 12:00 P.M. or on a day we are not open, we will consider that the deposit was made on the next business day we are open.

### Same-Day Availability

Funds from the following deposits are available on the day we receive the deposit:

- Electronic direct deposits to your account.
- U.S. Treasury checks that are payable to you.
- Wire transfers.
- Checks drawn on Rockland Federal Credit Union.
- Cash.
- State and local government checks that are payable to you.
- Cashier's, certified, and teller's checks that are payable to you.
- Federal Reserve Bank checks, Federal Home Loan Bank checks, and postal money orders, if these items are payable to you.
- The first \$2,000.00 from the deposit of payroll checks or workers compensation made payable to you.

### Other Check Deposits Subject to Second-Day Availability

The first \$500 from a deposit of other checks will be available on the first business day after the day of your deposit. The remaining funds will be available on the second business day after the day of your deposit.

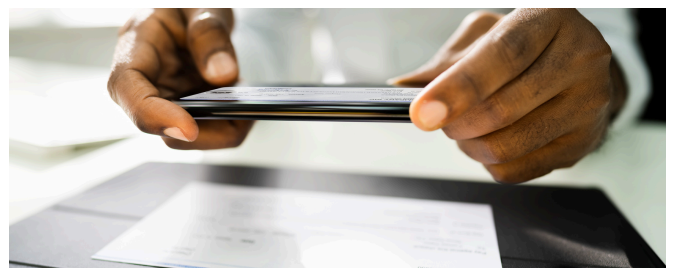
For example, if you deposit a check of \$700 on a Monday, \$500 of the deposit is available on Tuesday. The remaining \$200 is available on Wednesday. If we cash a check for you that is drawn on another bank or not made payable to you, we may withhold the availability of a corresponding amount of funds that are already in your account. Those funds will be available at the time funds from the check we cashed would have been available if you had deposited it. If we accept for deposit a check that is drawn on another bank or not made payable to you, we may make funds from the deposit available for withdrawal immediately but delay your availability to withdraw a corresponding amount of funds that you have on deposit in another account with us. The funds in the other account would then not be available for withdrawal until the time periods that are described elsewhere in this disclosure for the type of check that you deposited.

### LONGER DELAYS MAY APPLY

Funds you deposit by check may be delayed for a longer period under the following circumstances:

- We believe a check you deposit will not be paid.
- You deposit checks totaling more than \$6,725 on any one day.
- You redeposit a check that has been returned unpaid.
- You have overdrawn your account repeatedly in the last six months.
- There is an emergency, such as failure of computer or communications equipment.

We will notify you if we delay your ability to withdraw funds for any of these reasons, and we will tell you when the funds will be available. They will generally be available no later than the seventh business day after the day of your deposit.



## Holiday Hours

**Monday, September 1**

Labor Day

*All offices are closed*

**Monday, October 13**

Columbus Day

*Plymouth Branch is open 10am - 2pm.*

*All other offices are closed*

**Tuesday, November 11**

Veterans Day

*All offices are closed*

## ATTENTION

### Annual Privacy Notice

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

## Skimming Scam Alert

Skimming occurs when devices illegally installed on or inside ATMs, point-of-sale (POS) terminals, or fuel pumps capture card data and record cardholders' PIN entries.

Criminals use the data to create fake payment cards and then make unauthorized purchases or steal from victims' accounts.

### Fuel Pump Skimming

Fuel pump skimmers are usually attached to the internal wiring of the machine and aren't visible to the customer. The skimming devices store data to be downloaded or wirelessly transferred later.

### POS and ATM Skimming

In these scams, ATM skimmer devices are inserted in the card reader or otherwise installed within the terminal. However, some skimmer devices may fit over the terminal's card reader or be situated along exposed cables at freestanding ATMs. POS skimming devices, such as those capturing EBT and Debit Card data, are generally designed as overlays to the POS terminal and have wireless transmission capabilities. These may be present in any market, convenience store, or retailer. **cont'd pg. 4**

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<https://www.rfcu.com/personal/lending/mortgage-loans-2-2/>





## Skimming Scam Alert cont'd

### Protect Yourself

- Inspect ATMs, POS terminals, and other card readers before using. Look for anything loose, crooked, damaged, or scratched. Don't use any card reader if you notice anything unusual.
- Pull at the edges of the keypad before entering your PIN. Then, cover the keypad as fully as possible when you enter your PIN to prevent cameras from recording your entry. Keep in mind that a pinhole camera may be present anywhere on or around the terminal.
- If possible, use ATMs in a well-lit, indoor location. These may still be compromised, but are less vulnerable targets.
- Be especially alert for skimming devices in tourist areas, since these are popular targets.
- Routinely monitor your credit card, bank, and EBT or other benefits accounts to promptly identify any unauthorized transactions. If possible, set email or text-message alerts to notify you of card or account transactions.
- Contact your financial institution immediately if the ATM doesn't return your card after you end or cancel a transaction. This may suggest the presence of a foreign device in the card reader.
- If you receive a call, text, or email asking for card information, you should separately: Contact the relevant state benefits agency to verify the authenticity of the message(s).
- If you receive a call, text message, or email asking for your PIN, never provide it. State benefits agencies won't request cardholder PINs. They'll use other means to authenticate your account.
- Always use a strong PIN. Avoid using PINs that may be easily guessed, such as strings of the same or consecutive numbers.
- If you suspect your EBT card was compromised in this type of scam: Immediately contact your state benefits agency or card issuer.
- Promptly change your PIN if any funds remain in your EBT account.
- Look into whether your account or EBT mobile application will allow you to temporarily block or freeze transactions on the account.



**Rockland**  
FEDERAL CREDIT UNION

www.rfcu.com

(800) 562-7328

**NMLS# 402955**



## 2025 Board of Directors Election

All Credit Union members are invited to attend the 103rd Annual Meeting of the members of Rockland Federal Credit Union. The meeting will be held on **Wednesday, November 19, 2025** at 241 Union Street, Rockland, MA.

The Governance & Nomination Committee has re-nominated current Board Members Jean Jackson and Sonia Giandomenico for the existing three-year vacancies.

### Jean Jackson

Currently the Vice Chair of the Board, Jean has been a Board member for the past 30 years. Throughout her time as a Director, Jean has served in Officer positions as a member of the supervisory committee. Most recently, she was part of the search committee for our new President/CEO and has been partnering with the Board and Leadership on Board development and governance.

Jean has 30+ years of leadership experience in human resources (HR) in the non-profit, healthcare/social services sector. She is currently employed at Mass General Brigham and holds a bachelor's degree from the University of Massachusetts at Amherst. She is certified as a Senior Professional in HR (SPHR) through HCRI and is a Certified Senior Professional through the Society of Human Resources Management (SPRM-SCP).

### Sonia Giandomenico

Sonia was elected to the Board of Rockland Federal Credit Union in 2023 after serving, then chairing, the RFCU Supervisory Committee since 1999. She received a BA from Yale University and an MBA from Boston University before embarking on a career in Commercial Banking. Sonia resides in Walpole with her husband, where she advises a Walpole-based international satellite construction company.

The Governance & Nomination Committee has nominated current President & CEO, Kristin VanBeek, to fill the unexpired term vacancy on the Board of Directors.

### Kristin VanBeek

Kris' career in the financial services industry stretches across more than two and a half decades, including the past 2 years as President & CEO of Rockland Federal Credit Union.

Previously, Kris spent 12 years as the President and CEO of the USAlliance Federal Credit Union (dba USALLIANCE Financial) in Rye, NY.

During his tenure at USALLIANCE Financial, he led the organization to become a progressive competitor in the FinTech space and Credit Union industry. While at USALLIANCE, Kris spearheaded the launch of Dora Financial, the first neo-credit union, a bi-lingual alternative banking solution that serves the underbanked and unbanked populations.

He also led the establishment of the Live Life Fully Foundation, a charitable organization providing opportunity, financial education, and financial wellness for those in need.

Prior to joining USALLIANCE in 2011, Mr. VanBeek was the Senior Vice President of Information Systems and Risk Management at the Digital Federal Credit Union and has held positions with FDIC, Fiserv Boston, and the Federal Reserve Bank of Boston.

Through his career he has served on several Boards of Directors, including Mercantile Bank & Trust Company, Posh Artificial Intelligence, and the Credit Union Executives Society, among many others.

### Nominations by Petition

Any Rockland Federal Credit Union member wishing to nominate a candidate by petition may now obtain a petition. To be eligible for nomination, a candidate must be a member in good standing and at least 18 years old by the date of the annual meeting. Petition candidates must obtain 500 valid Rockland Federal Credit Union member signatures and submit the petition by 4:00 p.m. on October 10, 2025. For further information on filing a nomination by petition, please contact RFCU at [boardrecruit@rfcu.com](mailto:boardrecruit@rfcu.com).

### Nomination and Election Procedure at the Annual Meeting

Nominations would be taken from the floor only if there were to be fewer than one nominee, by petition or by the Governance and Nomination Committee, for each open position.

The election would only be conducted by ballot if there were to be more nominees than the number of open positions.

