



# Rocket Federal Credit Union

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

## NEWSLETTER

January 2010

**Annual Meeting**  
**Thursday**  
**March 25, 2010**

***Our Board of Directors at RFCU are set to receive their compensation package.....***

***A Simple Thank You!***

They work for free, they are volunteers. Volunteers are the heart of every credit union and without them our credit union would not be able to survive. Aren't you glad you are part of a financial institution that cares about their members. Tell your friends, family, and neighbors, so they can have the advantage of credit union membership such as this.

**90 DAYS WITH NO PAYMENTS!**



Sounds too good to be true? It is true if you're purchasing a new or used vehicle. Besides great loan rates starting as low as 4.99 %, we are offering no payments for 90 days from the start of the loan. Pay off Christmas debt, pay income tax or school expenses with the extra cash and have a vehicle too.



**Team Up With RFCU and Score With Savings!!!** Get in the Savings Game at the Credit Union during youth week. Start saving now to make deposits or to open a youth account during youth week...coming the week of April 18-24th , 2010. You can always open an account at the credit union, but during this special week we encourage our youth to open accounts and make deposits. They can register for a drawing during this week for a prize given to one of those youths who make a deposit to their "Kids Kount" at the credit union. Youth 17 years or under can open a Kids Kount with a minimum of \$25.00 and start earning dividends immediately.

Most financial habits are shaped by experience at home, whether or not parents talk to their children about money. Some tips to teach your children how money works:

1. Be a role model, children learn from what they see.
2. Start them young, don't be afraid to start teaching them early.
3. Pay up, weekly allowance teaches children important lessons about savings for purchases that matter the most.
4. Discuss finances, exposing your children to your financial mistakes can help them make sound money decisions when it's their turn to call the shots.
5. Learn more on-line at [www.rocketfcu.com](http://www.rocketfcu.com) under the consumer education link.



Save A Tree...save the credit union additional expenses, save yourself worry of lost statements in the mail. Have your statements available at your finger tips... wonder how? ...with e-statements, now available for free through your online banking account.

To sign up you must be signed up for online banking through the credit union. You can do both by going to [www.rocketfcu.com](http://www.rocketfcu.com) Sign up first for online banking and then for e-statements. Never have a statement lost in the mail again or delivered to the wrong address. When you're in need of a statement copy, you can print it from your online account screen as opposed to paying for a copy at the credit union. Save a tree, save the credit union money and save your sanity trying to find past statements---sign up today.

## Online Banking is free and so are e-statements

**Patriot Act Notice** – In accordance with Section 326 of the USA Patriotic Act, RFCU is required to obtain a copy of documents used in identifying our new members. This notice is being provided to you as required under this act. As with other documentation and records, your information will be protected by policy and procedure in accordance with The Privacy Act.

## RFCU MASTERCARD...A GREAT CHOICE!!!

You now have lots of options in a credit card, but remember to consider that Rocket FCU Mastercard is a great choice. We offer:

- \* A Low fixed rate of 10.50 %.
- \* No hidden fees or hidden interest rate changes.
- \* 9 Day Grace Period for Payments.
- \* Manage your Mastercard account by viewing your balance on your RFCU online banking account through the "Go To My Card" link.
- \* Elect to received Mastercard Statements electronically through the "Go to My Card" link of your RFCU online account.
- \* Make your payments at the credit union, through RFCU online banking, or directly through Mastercard.
- \* Have a problem? You have someone to talk to and help you work it out.
- \* A Great Way to establish credit, with a Share Secured Mastercard...ask us how.

## NOTICE TO ALL MEMBERS

Notice of Rate Change Regarding Return Mail With Invalid Addresses: As of February 5, 2010 the fee for mail returned with invalid addresses will change from \$1.50 to \$5.00 per occurrence. We must maintain valid mailing addresses to provide timely updates to your account information through your statements as well as provide notification to you of any unusual activity on your account. All address changes must be provided in writing, the forms may be requested at either office location.

Protect yourself by visiting our web site [www.rocketfcu.com](http://www.rocketfcu.com)  
Click on the link to Consumer Education for information on:  
ID theft, Check fraud, Credit Card Fraud & Consumer Scams



See What Your Credit Union Can Do For You. Visit Us On The Web! [www.rocketfcu.com](http://www.rocketfcu.com)