



Rocket Federal Credit Union

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Winter 2012

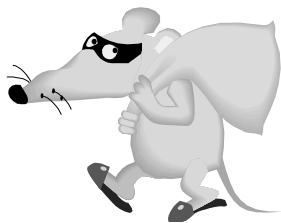
RFCU NEWSLETTER WINTER 2012



Happy New Year, as the New Year begins all of us at Rocket Federal Credit Union wish to thank you for your membership and your trust in us. We strive to offer you competitive interest rates on deposits and loans and provide you with personalized service. The greatest compliment you can provide to us is to refer your family and friends to us for their financial needs.

Looking For A New Vehicle? One decision is easy, your financing is a breeze at RFCU!

Everyone looks for different things in a vehicle. When it comes to financing an auto loan, most people want the same things, a low interest rate, good terms and ease in making payments. RFCU offers each of these things with the added value of personal customer service. We still do auto loans, and we want the opportunity to finance your next car. Please call or come by and see if we can help you.



Beware of Credit Card Scammers

Regarding current card holders, beware of telephone scams circulating to request account information regarding recent transactions or to avoid your account from being closed. The scammers ask for your account information. Never give out your account information to someone you do not know. The credit union already has your account information and does not need you to verify your account number. Do not give out account information to any caller unless you solicited the call.

Patriot Act Notice

In accordance with Section 326 of the U.S. PATRIOT ACT, Rocket Federal Credit Union 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.



Annual Meeting

RFCU Annual Meeting is coming, Thursday, March 22, 2012 at the McGregor

High School Commons in McGregor, Texas. This is

your opportunity to visit with old friends, share a BBQ meal, win a door prize and learn about your credit union as new officers are elected for the coming year. **All Members Are Invited. You Won't Want To Miss It!** Tickets will go on sale in February. Be sure and make plans to attend.

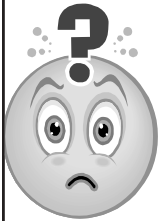
SCHOLARSHIP REMINDER

Each year RFCU awards a \$1000.00 scholarship to a Graduating High School senior from our membership. The senior or their parents must have been members for at least 6 months to apply. This is awarded in May and applications are available in April at either office location.





Rocket FCU Mastercard Credit Card... you have no doubt heard of some of the credit card changes as a result of the **CARD Act**. We hope you have a RFCU Mastercard Credit Card already, if not we hope you will consider applying for one. Compare the card you are using with our card. You'll not only have a low interest rate, no annual fees, no hidden charges, a reasonable grace period, but our great member service. We also offer share secured Mastercard, a great way to establish or repair your credit history. It might help you to compare and ask for an application.



DO YOU HAVE ONE OF THESE?

Our new Mastercard Debit Card, the card that works like a check? Debit cards are **FREE** and are available by application. Debit Cards are convenient to use and widely accepted. A Debit Card allows you to make purchases or get cash by accessing the money in your account electronically.



We want to hear from you! Rocket FCU is required to remit funds from dormant account to the Unclaimed Property Division of the Texas Comptroller of Public Accounts. An account at the credit union is identified as dormant when it has gone one year with no activity. Accounts that are dormant may be assessed a monthly fee. These fees may be refunded for up to one year from the date taken when you contact us and update your account. To prevent your account from being considered dormant, risk fees and having your funds turned over to the state, you may do any of the following:

- Notify the credit union of address or telephone number changes.
- Periodically perform a transaction for any amount on the account.

SIGN UP FOR OUR NEW ONLINE BANKING AT www.rocketfcu.com and sign up for e-statements. Our new home banking is fast, secure, and now provides up to the minute information on your account. You may also perform account transfers to your other accounts or loans with immediate results. Try it, we know you will like it!



Youth Week Coming April 23rd-27th, 2012.

Be A Credit Union Super Saver. Open a Kids Kount now and begin saving for Youth Week. It is never too early to open an account and begin planning for the future.

Holiday Closings:

Martin Luther King, Jr. Day
Monday, January 16, 2012

Presidents Day
Monday February 20th, 2012

Our offices will be closed on these dates. Please mark your calendar!

**Providing Value To Your Membership
Because We Value You**

my credit union
it belongs to me™