



MEMBERS EDITION

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BOARD APPROVED SPECIAL RATES

THANK YOU MEMBERS, YOU'RE SPECIAL

*RFCU Member *Services*

**ANNOUNCING:
CHRISTMAS * LOAN
SPECIAL**

**Up to \$2,000 for 10 months,
as low as 7.9% APR.

OUR MEMBERS ARE SPECIAL!

*Skip-A-Pay loan special
through January 2007.*

Check with RFCU for details.

*Loans subject to standard RFCU loan, rate and term guidelines. **These rates may be increased not to exceed 18% APR determined by RFCU loan guidelines. Effective through Dec. 31, 2007.

END OF YEAR LOAN SPECIAL RATES AS LOW AS:

Loan* Type	Rate** APR	Term*
New Vehicles	5.60%-6.25%	Up to 72 months
Used Vehicles	5.90%-6.10%	Up to 60 months
Boats	8.20%	Up to 60 months
Tractors & Accessories	6.50%	Up to 84 months
Equipment	8.20%	Up to 84 months
Motorcycles, ATV	8.15%	Up to 60 months
Trailers (stock, horse, utility)	7.20%	Up to 72 months, \$15,000 max
Travel Trailers	6.10%	Up to 72 months, \$40,000 max

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the LAST Word

- ◆ Life not only begins at 40—that's when it really begins to show.
- ◆ He who angers you controls you!
- ◆ If you first don't succeed, call the oldest person you know and ask them how to do it!
- ◆ The journey of a thousand miles begins with one step.
- ◆ Childhood has its own seeing, thinking, and feeling.



YOUR 2007 BOARD OF DIRECTORS

- FRED MARSHALL, Chair
- BIRDIE KRISTOFF, Vice-Chair
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- BOB LOEHR

FUTURE WATCH

Send A Bug—To Kill A Bug

Red fire ants arrived in the U.S. in the 1930s from South America, and since the day they arrived, nothing has been able to stop their steady advance — not poison, not ranchers, not scientists, not even the U.S. government. They cause billions of dollars in damage each year, destroying crops and sometimes even killing livestock.

Now something visible, only under the most powerful microscope, may finally bring them to their knees—if ants have knees.

Researchers with the U.S. Department of Agriculture have identified a virus that infects and kills fire ant colonies. Once the naturally occurring virus enters a colony, it seems to gradually infect the colony increasing the number of ants until the colony cannot sustain itself and dies out. This can happen in as soon as three months.

The U.S.D.A. is looking into commercial partners that would develop a pesticide, one that could be incorporated into ant baits that would then be broadcast onto ant-infested fields. Although research in the lab looks promising, the U.S.D.A. stresses that actual field testing using virus-laced ant baits will be the true test of the idea's effectiveness.

Most farmers and ranchers aren't used to rooting for viruses (who is?), but in this case, they realize that the microscopic critters may be our best hope of controlling a nasty, adaptable, and spreading pest.



RFCU staff (L-R) Lisa Flores and Stacie Ruddled have some fun with special Halloween visitors (L-R) Kyrsten Jones, Paige Stiles and Tyler Hirt. We hope everyone had a great Halloween!

SAFE DEPOSIT BOXES



Keep your valuables safe at the Credit Union

e-Statements



**Susan Free says,
"Sign up at RFCU today!"**

Get Your Statements the Easy Way

Rockdale Federal Credit Union is always looking for ways to “get green” by reducing its consumption of paper and helping the environment. Going with e-Statements is one of the ways you can help. Here's how it works. When your statement is available for download, you will receive a link via e-mail. You will get your account information faster. Plus, there's no worry about someone stealing your mail along with your financial information. You can print on your own printer or just store your

statement digitally.

Stop by or call Rockdale Federal Credit Union today to set up e-Statements, or for more information log on www.rockdalefcu.org.

Thank You Volunteers!

We appreciate each of you.

Thank You, Veterans—We Appreciate You

As Veterans Day was Nov. 11, we at Rockdale Federal Credit Union would like to take a moment to offer our most sincere and heartfelt thank you to the men and women who have served and continue to serve our country.

From World War I and before, right up to the current war in Iraq, our servicemen and women, not to mention their families, have made and continue to make sacrifices and interruptions in their lives to help ensure the freedoms that many Americans take for granted.

Rest assured Rockdale Federal Credit Union cherishes these freedoms and is acutely aware that they



Mark Brown, son of Mike and Sue Brown of Rockdale and Liz and Dave White of Austin, is a member of the Angelo State University Air Force ROTC. Mark recently served as a guide at the Vietnam Veterans "Moving Wall" which recently visited San Angelo. Good luck, Mark and thank you to our many veterans, current service men and women! We appreciate you.

are due in large part to the efforts of our veterans and those who continue to serve in active duty.

RFCU joined with the nation on November 11, in offering thanks to the men and women who keep our country free.

Veteran's

Invite someone
to join your
Credit Union!

Invite Your Family to Become a Member of Ours

Here's a chance to do yourself and your family members a favor: invite them to join Rockdale Federal Credit Union. Because you're a member of the Rockdale Federal Credit Union, immediate members of your family also are eligible to join.

You will be doing yourself a favor because as more members come aboard, the Credit Union grows and becomes stronger—enabling us to continue to offer great rates and quality member service.

You'll be doing your family a favor because they'll be able to enjoy all the benefits of belonging. Invite your family to become a member of our family. We appreciate you!

Tips on How to Help Reduce ID Theft

- ✓ Shred unwanted documents that contain personal information.
- ✓ Shred mail containing personal and financial information.
- ✓ Don't carry your Social Security card or your birth certificate.
- ✓ Watch your financial statements—make sure all the charges are yours.
- ✓ Don't leave your ATM and Debit Card receipts behind.
- ✓ Never reveal your bank account, credit card information, Social Security number, or mother's maiden name over the phone (unless dealing with a trusted business or organization).
- ✓ When creating passwords, don't use digits of your Social Security number, mother's maiden name, your birthdate, or any part of your name.



A few words from your
PRESIDENT

A very special Thanksgiving greeting from all of us at RFCU to our member/owners, may God bless you and your family throughout the holiday season.

Sincerely,

Ron Montgomery

YOU
are the
CREDIT UNION

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Dividend Rates

Paid for Oct. 31, 2007, on shares; Nov. 1, 2007, on new CDs.
All Dividends are posted on the last day of each month.

Rates @ www.rockdalefcu.org

Regular Share Accounts	
Balance Tiers	Rate APY
\$0 - \$99.99	0.00%
\$100 - \$14,999.99	1.18%
\$15,000 and over	1.22%

Maximizer Money Market	
Only 6 Transactions per Month, Interest compounded monthly.	
Balance Tiers	Rate APY
\$10,000 - \$24,999.99	1.72%
\$25,000 - \$49,999.99	2.20%
\$50,000 and over	2.50%

Share Certificates (CDs)*	
Minimum \$1,000 Deposit, Substantial early W/D penalty.	
Term	Rate APY
6 Months	4.20%
12 Months	4.33%
18 Months	4.34%
24 Months	4.36%
36 Months	4.38%

*Jumbo Rates for \$99,000+ additional .10% APY

Checking Accounts	
Balance to earn APY	Rate APY
\$300 or more	0.50%

IRA, Roth and Traditional	
Rate APY	3.06%

IRA Certificates*, Substantial early W/D penalty	
Term	Rate APY
6 Months	4.22%
12 Months	4.35%
18 Months	4.36%
24 Months	4.38%
36 Months	4.40%

*Jumbo Rates for \$99,000+ additional .10% APY

Loan Interest Rates

Nov. 1, 2007

Loan* Type	Rate** APR	Term*
New Vehicles	5.60%-6.25%	Up to 72 months
Used Vehicles	5.90%-6.40%	Up to 60 months
Boats	8.20%	Up to 60 months
Tractors & Accessories	6.50%	Up to 84 months
Equipment	8.20%	Up to 84 months
Motorcycles, ATV	8.15%	Up to 60 months
Trailers (stock, horse, utility)	7.20%	Up to 72 months \$15,000 max
Motor Homes	Determined at application	Up to 120 months
Travel Trailers	6.10%	Up to 72 months \$40,000 max
Unsecured Loans	10.80%	Up to 48 months
Home Mortgage Loans	7.10%-7.35%, fixed	Call for details
Land/Investment Property	7.75%-8.00%, fixed	Call for details
Home Improvements	7.90%, fixed	Call for details

Your Savings At The
Credit Union Are N.C.U.A.
Federally Insured To
\$100,000



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Rockdale Federal Credit Union

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Thanks