



MEMBERS EDITION

WINTER/CHRISTMAS 2009 ♦ VOLUME 67

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A Warm and Sincere Christmas and New Years Greeting



From Santa, Mrs. Claus and all of us at Rockdale Federal Credit Union, we appreciate our members!

As we celebrate the birth of Jesus Christ and other special holidays, may God bless this holiday season!

2010 POCKET CALENDARS ARE HERE in limited supply. So come by in Rockdale or Thorndale or call and we'll be glad to get you one!

Merry Christmas and Happy New Year!

Your Board of Directors:

Milton Holmes Bindi Krutoff
Jim Richter J.C. Leckrook
Boyd Taylor James Bradford
Z. Marshall

Your Supervisory Committee:

Bob Loch Emelia Holder
Mary Morgan DeLaine Burgess
Earnestine Smith

Your Staff:

| | | | |
|-------------------|---------------|-----------------|----------------|
| Terry Garng | Siva Wood | Lisa Floro | Sherry Ellis |
| CJ VandEys | Lynn Borders | Jean Free | Denise Payne |
| Jenny Breithaupt | Cathy Kubacak | Barbara Drayson | Saylen Homak |
| Ricky Morton | Lesley Bruce | Kathy Guinness | Kim Ditt |
| Valer Sulaev | Tammy Leopold | Marla Gutierrez | Dana Zathere |
| Melissa Miller | Magpie Darby | Bethany Fisher | Ren Montgomery |
| Catherine Prassel | | | Donna D. Saxe |

C U at the 2010 Annual Meeting

MARK YOUR CALENDARS!

DATE: Monday, March 29th, 2010
LOCATION: Rockdale KC Hall
DOORS OPEN: 4:30 p.m.
REFRESHMENTS: 4:30 p.m. to 5:30 p.m.
ANNUAL MEETING: 5:30 p.m. to 6:30 p.m.



The Cookes say "see you" at the 2010 annual meeting!

Join your fellow members at RFCU's 2010 annual meeting. It's your chance to learn the results of the board of directors election, review our progress and find out what's on tap for the coming year. Visit with the staff and board members to provide feedback on your experiences with RFCU, catch up on the news with other members and enjoy refreshments, too.

Attending the annual meeting is one of the benefits of belonging to a financial cooperative. At other financial institutions, attendance at the annual meeting is limited to stockholders. As a member of Rockdale Federal Credit Union, you're invited to participate in its governance. It's one more way the Credit Union difference shines through. We look forward to seeing you so plan to attend!

BOARD ELECTION

In 2010, two Board of Directors positions will be elected. Incumbent terms for election are those of Fred Marshall and L.C. Richards.

Please contact a Nominating Committee member if you have an interest in RFCU Board of Director candidacy.

2009 Board of Directors:

- FRED MARSHALL, Chair
- MILTON HOLMES, Director
- BIRDIE KRISTOFF, Vice-Chair
- JAMES BRADFORD, Director
- BOYD TAYLOR, Sec.-Treas.
- JIM RICHTER, Director
- L.C. RICHARDS, Director

2009 Supervisory Committee:

- EARNESTEEN SMITH, Chair
- MARY MORGAN
- EMELIA HOLDER
- BOB LOEHR
- DELAINE BURGESS

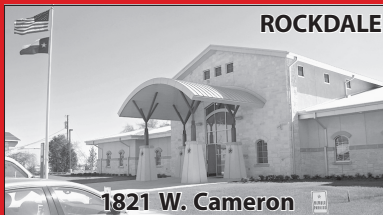
The 2009/2010 Nominating Committee consists of: Tom Martin, Brenda Towns, James Vavra, Matilde Garza and Robert Von Gonten.

If you are financially responsible, have been a member of RFCU at least one year as of March 29th, 2010, are open to necessary training and able to dedicate the time for regular and special board meetings, you are eligible to be interviewed by the Nominating Committee for Board candidacy. Candidate guidelines will be furnished to all candidates. Board nominees will be interviewed by the Nominating Committee and a slate of at least two candidates forwarded to the Board.

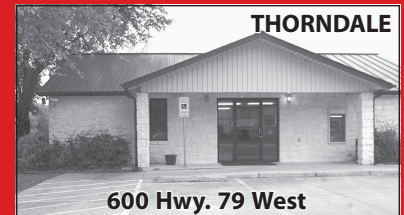
Nominations will be taken from December 21st, 2009 through January 22nd, 2010. Interviews will be conducted after the January 22nd, 2010 deadline.

Come join us at the meeting!

HOLIDAY CLOSING REMINDER:



Christmas Day and New Year's Day fall on Friday this year. For our staff to be with their family, Rockdale Federal Credit Union will close at 12-noon Thursday, December 24th. RFCU will be closed all day Friday, December 25th and Friday, January 1st. May God bless you and yours during the Christmas and holiday season!



Tips on Protecting Yourself Against Identity Theft

Rockdale Federal Credit Union would like to help you guard against identity thieves. Here's what some experts recommend:

✓ If mailing personal checks, do not place them in your home mailbox. Mail them at the post office. This will prevent them from falling into the wrong hands.

✓ Make sure your computer is protected with anti-virus and anti-spyware. Remember to keep it updated.

✓ Buy a shredder. Shred any unneeded mail and documents that contain personal information. Spend a little more on your shredder purchase and buy a crosscut shredder.

✓ Change your passwords at least once a year, including your online banking.

✓ Pay attention to phishing schemes.

✓ Remember to check your credit report at least once a year.



(L-R) RFCU staff Terry Garza, Marla Gutierrez and Valerie Shelander strike a "Charlie's Angels" pose from yesteryear to "point out" something to you. "Shred old documents and unwanted mail items; they may contain personal information." Shredding may save you from a "stolen I.D."

NEED NEW WHEELS?

See your CU for a Vehicle Loan



Handling Holiday Stress

The holidays are here. More shopping and spending money; more housework and cooking; more house guests and social obligations — all of this adds up to a season to be jolly, but for some people it is a time to stress out. To help keep the holiday at bay, Rockdale Federal Credit Union offers these tips to help reduce stress:

- * Try to plan ahead. Don't plan for more than you can accomplish.
- * Keep within your holiday budget.
- * Don't expect everything to be perfect — it probably won't be. Make the best of whatever happens.
- * Ask for help with your holiday preparations.
- * Decide what's most important and set priorities.
- * Take time to relax and find some quiet time.
- * Be realistic — families change and grow, so traditions may need to change. Also, set differences aside and try to accept family members as they are.

the LAST Word

The happiest people don't necessarily have the best of everything; they just make the best of everything they have.



If you see someone without a smile, give them one of yours!



Life isn't about waiting for the storm to pass...It is learning to dance in the rain.



Go Green with e-Statements

In 1970, Kermit the Frog lamented that it's not easy being green. But times have changed. With e-Statements from Rockdale Federal Credit Union, being green is easy.

Here's how it works — simply sign up to receive your credit union account statements electronically. Then when your statement is ready, we'll send you an e-mail notice directing you to our secure site where you can view it. You can then save it electronically or, if absolutely necessary, you can print it.

You'll not only save a tree or two, but you can also reduce the clutter on your desk, kitchen counter or in your filing cabinet.

With e-Statements, you'll also have access to your account information faster than if you received statements in the regular mail.

Viewing your statements online is also safer than having them mailed to you because you won't need to be concerned about a thief raiding your mailbox.

Greener, faster, safer. What's not to like? To sign up for e-Statements, contact RFCU today.

Through January 2010 for all RFCU Members, SKIP-A-PAY* LOAN SPECIAL!

Call or come by RFCU in Rockdale or Thorndale to complete the easy form.
Real estate or delinquent loans do not qualify.

*Skip-A-Payment is subject to established guidelines.



A Few Words From Your President

To a very special membership,

As we are nearing the end of the year and many are gearing up for Christmas and holiday gatherings, I would like to send everyone a personal wish for a warm, cheery and safe holiday season. We have many things to be thankful for. Speaking for our RFCU Board of Directors, Officials, Staff and myself, thank you for being a member of Rockdale Federal Credit Union.

For many who have experienced job losses resulting from the local and national markets, hang in there if you have not found another job and congratulations to those who have. Keep on keeping on and May God bless your continued efforts. We will continue to work hard to provide you excellent financial services and guidance. Thank you again, we appreciate you.

Most sincerely,

Ron Montgomery

Dividend Rates

Paid for Nov. 30, 2009, on shares; Dec. 1, 2009, 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 | 0.50% |
| \$15,000 and over | 0.60% |

| Maximizer Money Market | |
|---|----------|
| Only 6 Transactions per Month, Interest compounded monthly. | |
| Balance Tiers | Rate APY |
| \$10,000 - \$24,999.99 | 0.65% |
| \$25,000 - \$49,999.99 | 0.90% |
| \$50,000 and over | 1.10% |

| Share Certificates (CDs)* | |
|---|----------|
| Minimum \$1,000 Deposit, Substantial early W/D penalty. | |
| Term | Rate APY |
| 6 Months | 1.10% |
| 12 Months | 1.57% |
| 18 Months | 1.75% |
| 24 Months | 1.90% |
| 36 Months | 2.20% |

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

| Checking Accounts | |
|---------------------|----------|
| Balance to earn APY | Rate APY |
| \$300 or more | 0.20% |

| IRA, Roth and Traditional | |
|---------------------------|-------|
| Rate APY | |
| | 1.20% |

| IRA Certificates*, Substantial early W/D penalty | |
|--|----------|
| Term | Rate APY |
| 6 Months | 1.12% |
| 12 Months | 1.59% |
| 18 Months | 1.77% |
| 24 Months | 1.92% |
| 36 Months | 2.22% |

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

Loan Interest Rates

December 1, 2009

| Loan* Type | Rate** APR | Term* |
|------------------------------|---------------------------|---------------------------------|
| New Vehicles | 3.99%-5.69% | Up to 72 months |
| Used Vehicles | 5.25%-5.44% | Up to 60 months |
| Boats | 7.39% | Up to 60 months |
| Tractors & Accessories | 5.79% | Up to 84 months |
| Equipment | 7.39% | Up to 84 months |
| Motorcycles, ATV | 7.34% | Up to 60 months |
| Trailers (stock and utility) | 6.69% | Up to 72 months \$15,000 max |
| Motor Homes | Determined at application | Up to 120 months |
| Travel Trailers | 5.79% | Up to 72 months \$40,000 max |
| Unsecured Loans | 10.29% | Up to 48 months |
| Mortgage Loans | 5.89%-6.14%, fixed | Call for details |
| Land/Investment Property | 6.89%-7.14%, fixed | Call for details |
| Home Equity | 7.40%, fixed | Call for details |

Your savings federally insured to at least \$250,000
and backed by the full faith and credit of the United States Government

NCUA

National Credit Union Administration, a U.S. Government Agency

*Loans subject to standard RFCU loan, rate and term guidelines.
**These rates may be increased not to exceed 18% APR determined by RFCU Credit Level Loan guidelines. Effective December 1, 2009.



Rockdale Federal Credit Union

1821 West Cameron Avenue
Rockdale, Texas 76567
512-446-2583

RETURN SERVICE REQUESTED

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U.S. POSTAGE
PAID
Rockdale, TX 76567
Permit No. 75



YOU
are the
CREDIT UNION