

MEMBERS EDITION



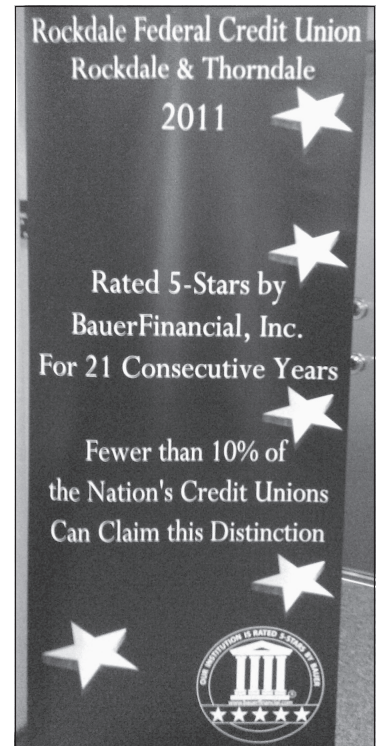
RFCU Annual Meeting Monday, March 28th!



**Rockdale Federal Credit Union
RATED 5 STARS AGAIN!**

BauerFinancial Inc. in December 2010, rated RFCU 5 Stars for Financial Services, Capital and Strength. This was the 82nd consecutive quarter for RFCU's 5 Star Rating, RFCU will surpass 21 consecutive years of 5 Star ratings in 2011, only 10% of the nation's credit unions can claim that distinction!

Thanks to all RFCU members, staff and volunteers, we appreciate you!



RFCU BOARD APPROVES CONTINUED *LOAN SPECIAL through June 2011

- New Vehicles as low as 2.99% APR
- Used Vehicles.....as low as 3.99% APR
- Boats as low as 6.89% APR
- Tractors..... as low as 5.29% APR
- Equipment..... as low as 6.89% APR
- Motorcycles..... as low as 6.84% APR
- Stock, Horse or Utility Trailersas low as 6.19% APR
- Travel Trailersas low as 4.99% APR

Call or come by RFCU in Rockdale or Thorndale to get all the details.

*Loans are subject to standard loan, rate and term guidelines. Rates may vary with term and credit qualification guidelines. Existing RFCU loans do not qualify; loan special may be discontinued at any time.

How Long to Keep Financial Records

You know you should keep your financial house in order. But somehow that shoebox still overflows with account statements, bills, tax information and random receipts.

Now that spring is in the air, it's a great time to get a fresh start and get those financial documents under control. The key is knowing what to keep and what to toss. As a rule of thumb, save things related to your taxes, including returns and documentation for income, deductions and credits for seven years. The IRS has three years to audit for good-faith errors, but six years if it thinks you've underreported your gross income by 25 percent or more. (There's no statute of limitation for failure to file or tax fraud.)

Consumer experts recommend you save your actual tax returns indefinitely. Keep Individual Retirement Account contribution records indefinitely as well. Keep monthly or quarterly statements for your retirement plans until you receive your annual statement. If everything matches up, you can shred the quarterly statements. Same with statements from the Credit Union, other financial institutions and brokerage firms, except save records of checks and transactions related to your taxes, including securities purchases, home improvements, mortgage or business expenses.

Go through your bills and shred those not related to taxes or to big purchases where you may need to prove their value for an insurance claim. Keep legal documents such as those related to legal filings, wills, inheritance and so on indefinitely.

If you want to go paperless, converting all documents to electronic files, be sure to keep up with technology. Anyone who has stored tax records on a floppy disk may be sorry now.



Please notify your Credit Union if you have a change of address.

Address Alert!

If you have recently moved or are planning to move in the near future, it is necessary for you to notify Rockdale Federal Credit Union with written authorization of an address change.

By doing this, you'll avoid not getting your statements and other correspondence on a timely basis.

With identity fraud as prevalent as it is today, we cannot afford your information being inaccurate or not being yours, we work hard for your security.

Also, if you have changed your telephone number or have a new cell phone number, please let RFCU know so we can get a hold of you, if necessary; thanks for your help.

President's Report



Having served the membership of Rockdale Federal Credit Union (RFCU) for almost 20 years, I would like to extend a personal thank you to all for the opportunity! My wife Joyce and I so appreciate the many friendships developed over the years and the opportunity to raise our children in Milam County, a great place to live. As you, our members, have strongly supported your Credit Union for so long, we continue to work hard to maintain the quality financial services you need while maintaining the safety and soundness of your Credit Union. To do this, it requires a well trained, supportive and innovative staff; RFCU has such a staff. As a credit union, we operate with a volunteer Board of Directors elected by the members. The Board is charged with overseeing and guiding the direction of Rockdale Federal Credit Union while maintaining high business, moral and ethical standards in making the decisions necessary to maintain a strong, viable financial cooperative. Your Board does an excellent job and I am proud to work with them.

Other volunteers that are very important to RFCU are your Supervisory Committee and Nominating Committee. These committees are appointed by the Board annually to carry out the necessary duties of their committee and help the Board, Staff and Membership maintain a strong Credit Union. For many years, these committees have done an excellent job and take pride in the work they do. Thank you to all of our volunteers for your donated time to make RFCU what it is today.

For all, RFCU continues to be a caring yet highly professional financial cooperative. For each member, you are important and we strive to deliver our services to you showing dignity, care and respect for each member. Thank you for your continued support and tell your family and friends about RFCU, we look forward to serving them if they are not current members.

If you have never been to a RFCU annual meeting, come join us in March at the KC Hall in Rockdale. For those who often attend the meetings, mark your calendar. We look forward to seeing you as we conduct the Credit Union's annual business meeting. Thank you and May God bless you and yours throughout 2011.

Ron Montgomery



2010 IRA deadline
is on Monday
April 18, 2011

An IRA Reminder!

You have until April 18, 2011, to contribute to a traditional or SEP IRA through Rockdale Federal Credit Union for tax year 2010.

A traditional or SEP IRA can reduce your gross income and your investment can grow, tax deferred.

Each IRA has its own possible tax benefits.

Call or stop by RFCU and we will be happy to answer any questions you may have about opening or adding to your existing IRA account.

Remember, April 18, 2011, is the deadline for contributing to your 2010 IRA.

Join us for the Annual Meeting!

The **2011 Annual Meeting and Board Election** will be held **Monday, March 28th**, at the **Knights of Columbus Hall, Rockdale**. The time will be:

- Doors Open..... 4:30 P.M.**
- Refreshments..... 4:30 to 5:30 P.M.**
- Annual Meeting..... 5:30 to 6:30 P.M.**

*Thank you to all of our RFCU members for being a part of the success of RFCU. Please **COME JOIN US** at your Annual Meeting!*

RFCU and RFCU Thorndale Branch lobbies

will close at 4 p.m. and both RFCU drive-thrus at 4:30 p.m. for the Annual Meeting.

The 2011 Nominating Committee consisting of Robert Von Gonten, Chair, James Vavra, Brenda Towns and Tom Martin interviewed and forwarded the below candidates to the Board for the membership voting.

Three RFCU Board positions will be elected. Ballots will be distributed when members enter and will be collected after the Board Chair calls for the ballots to be counted.

2011 RFCU BOARD CANDIDATE BIOGRAPHIES

BOYD TAYLOR

- Board Director, 6 years; Supervisory Committee, 1 year
- Rockdale Sandow & Southern Railroad, 34 years
- USWA Local 4895 member, 34 years
- MARC Center Board Member
- Former Milam County Democratic Party Precinct Chair
- Former E-Board Member and Treasurer of the USWA Local 4895, 18 years; former Church Council member serv-



ing as Property Committee Chair
• RFCU member since 1977

MILTON HOLMES

- RFCU Board Director, 15 years
- RFCU Supervisory Committee, 1 year
- Pct. 3 Constable, 24 years (retired)
- Alcoa Smelter Pot Rooms, 31 years (retired)
- First Baptist Church Deacon
- American Legion/VFW member
- Past Master Rockdale Masonic Lodge

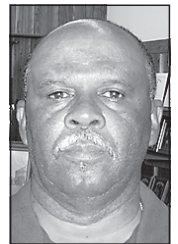


No. 414

- Salvation Army representative
- RFCU member since 1980

HENRY JAMES BRADFORD

- RFCU Board Director, 14 years
- Alcoa and TXU Mines, Production, 38 years (retired)
- Rising Star Baptist Church Deacon Chair
- Bartlett Electric Co-op Board Member
- Brazos Electric Co-op Board Member
- RFCU member since 1985



Your Credit Rating

Credit reporting agencies compile information for your credit report, which is the basis for your credit score. Your credit score is calculated by using a mathematical formula, called an algorithm, that predicts how much of a risk you are to a lender. The higher your score, the less risk you may represent.

The most important factor in your score (35 percent) is how you've paid your bills in the past, with an emphasis on recent activity. The amount of money you owe and the amount of available credit makes up 30 percent of your score. How long you have had credit makes up 15 percent of the score, with the remainder based on new credit applications and the mix of credit.

Regularly check your credit report to be sure it contains accurate information. By law, you can get a free report from the three major credit reporting companies — Equifax, Experian and TransUnion — each year. Order your free annual credit report online at www.annualcreditreport.com or call 1-877-322-8228. Each agency collects slightly different information.

Board of DIRECTORS

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

Supervisory Committee:

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

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the LAST Word

♦ We are born with our eyes closed and our mouths open, and we spend our whole lives trying to reverse that mistake of nature.

♦ A man of words and not of deeds is like a garden full of weeds.

Dividend Rates

Paid for Feb. 28, 2011, on shares; March 1, 2011, 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	0.30%
\$15,000 and over	0.38%

Maximizer Money Market	
Only 6 Transactions per Month, Interest compounded monthly.	
Balance Tiers	Rate APY
\$10,000 - \$24,999.99	0.30%
\$25,000 - \$49,999.99	0.40%
\$50,000 and over	0.45%

Share Certificates (CDs)*	
Minimum \$1,000 Deposit, Substantial early W/D penalty.	
Term	Rate APY
6 Months	0.45%
12 Months	0.80%
18 Months	0.90%
24 Months	1.10%
36 Months	1.25%

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

Checking Accounts	
Balance to earn APY	Rate APY
\$300 or more	0.15%

IRA, Roth and Traditional	
Rate APY	0.90%

IRA Certificates*, Substantial early W/D penalty	
Term	Rate APY
6 Months	0.45%
12 Months	0.80%
18 Months	0.90%
24 Months	1.10%
36 Months	1.25%

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



Rockdale Federal Credit Union

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

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Rockdale, TX 76567
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RETURN SERVICE REQUESTED

Did You Know?

Honey bees must tap 2 million flowers to make one pound of honey and, in the process, fly a distance equal to more than three times around the world. The average worker bee makes 1/12 of a teaspoon of honey in its lifetime.

Congratulations and thank you!



Congratulations to RFCU's Catherine Praesel (L). Catherine was promoted to EVP of Accounting/Information Systems in January. She has served RFCU and the membership well for over 25 years. RFCU has 15 staff members with over 10 years at RFCU. These include: Kathy Quinney, Catherine Praesel, Cathy Kubacak, Lynn Pounders, Lisa Wood, Barbara Grayson, Sherry Ellis, Melissa Miller, Tammy Leopold, Bethany Fisher, Lisa Flores,

Peggy Morton, Dana Fatheree, Donna Garza and Ron Montgomery. Thank you to these and all of the RFCU staff, we appreciate you!

Night Depository Never Sleeps

Oh no, you realize RFCU is closed for the day. No problem, your Credit Union's night depository is a safe, secure way for you to make your deposit or even to make a loan payment after hours. Envelopes for deposits are located right next to the drop box. Just fill in your name and account number. If you're making a loan payment without a monthly statement or coupon, be sure to write a note on the envelope indicating what the payment is for. Put everything into the envelope, seal it and drop it into our secure depository. Your deposit and/or loan payment will be processed the next business day.

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

