

# MEMBERS EDITION



RFCU Board Member L.C. Richards (standing) visits with members Pamela and Ronald Lehmann. Members attended to Credit Union business and enjoyed a wonderful meal catered by Poor Boys BBQ.

From this picture, our members know how to enjoy a good meal! Since RFCU's inception in 1970, your Credit Union has grown to over 8,900 member accounts and over \$59 million in assets. RFCU eligible accounts are NCUA, federally insured up to a minimum of \$250,000.

## 2009 Rockdale Federal Credit Union Annual Meeting

Over 300 members attended the 2009 Annual Meeting. Fred Marshall, Board Chair, welcomed all in attendance and thanked the members for their support.

Nominating Committee Chair Robert Von Gonten presented Board candidates Birdie Kristoff and Jim Richter for election. Both candidates were elected by acclamation for three-year terms.

Mr. Marshall covered year-end 2008, including:

- Asset/Liability size – \$58,290,313
- Capital – \$8,382,588
- Loans – \$21,791,871
- Member Checking Accounts – 6,112
- Member Debit Card Accounts – 3,396
- Home Banking Accounts – 2,009
- Home Equity Loans were introduced in 2008.

From all of the RFCU Board, Staff and Officials, thank you to all of our RFCU membership for a great 2008/2009!

Thank you to past Board Member Jane Holliman, we appreciate your six years of dedicated service!



Part of the RFCU annual meeting was a great meal and member fellowship. (L-R) Manuel Norman, Sophie Norman and Robert Castillo "prepare" for some nourishment.



(L-R) Esten and Will Cooke are just part of the many young members of RFCU. Youth are important at your family-oriented RFCU. Thank you to the KC's for your help with the meeting and the use of the KC Hall!



RFCU staff (L-R) Barbara Grayson and Lisa Wood help with member registration at the 2009 Annual Meeting. Thank you to all RFCU members for your support!

### Your 2009 Board of Directors are:

- FRED MARSHALL, CHAIR
- BIRDIE KRISTOFF, VICE-CHAIR
- BOYD TAYLOR, SEC.-TREASURER
- L.C. RICHARDS, DIRECTOR
- MILTON HOLMES, DIRECTOR
- JAMES BRADFORD, DIRECTOR
- JIM RICHTER, DIRECTOR



Board Member Boyd Taylor (standing) visits with RFCU staff (L-R) Kim Hirt, Bethany Fisher, Donna Garza and Denise Payne. Fun was had by all!

### Your 2009 Supervisory Committee consists of:

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

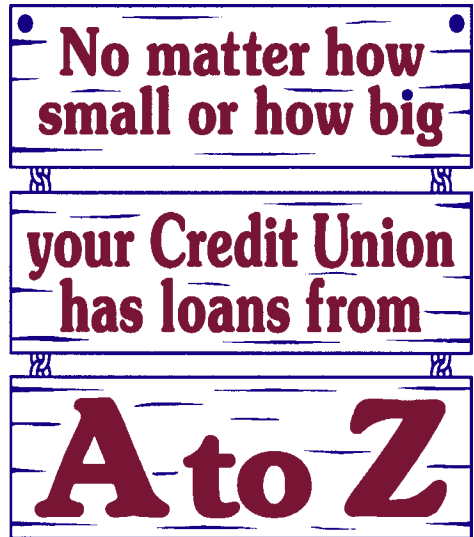
# Whatever Your Needs, We Have the Right Loan For You

Rockdale Federal Credit Union realizes that most members have wants and needs that go beyond their immediate ability to pay for them. Things such as vehicles, furniture, appliances, a family vacation, and so forth are the "spice" that makes life worth getting up for in the morning.

Whatever your needs, RFCU has the right loan for you. It always seems easiest to put these large purchases on a credit card. "Charge it" seems to have become our national response to perking ourselves up when we feel we

deserve something special. But credit cards aren't always the best way to go. Sometimes, it makes more sense to go with a signature loan, a home equity loan, or a secured loan. With the right type of loan matched to what you're buying, your credit union can save you hundreds, and even thousands, of dollars in interest and fees.

So take a look around you. What do you want or need? Make a list, then prioritize it. Then stop by or call RFCU and let us help you turn that list into reality with the right loan.



## Message From Your President

To our membership:

Having been with RFCU for 18 years, it's been 18 great years to serve a wonderful RFCU membership, working with a very professional group of volunteers and a very caring and qualified RFCU staff. With our summer having been very hot and dry, may the Lord bless us with some rain. Thanks for all your support and your inputs.

Here are some very good questions from members and answers to the same:

**Q:** We're aware that the National Credit Union Administration federally insured member deposit insurance was increased up to \$250,000 per eligible account earlier this year. How long is this in effect?

**A:** Through at least December 31, 2013 your Credit Union deposits continue to be NCUA federally insured up to \$250,000 per eligible account. Legislation was approved by



*Ron Montgomery*

the United States Congress and applies to all eligible federally insured credit union and bank deposits. Rockdale Federal Credit Union and your deposits are very secure.

**Q:** What exactly is a credit score and why is it important?

**A:** Credit scores are determined by very accurate and historical trend analysis software that has been developed by a few nationally recognized companies. The scores on credit reports reflect a person's reported loan history of paying their installment debts as well as many other factors. Occasionally, there can be wrong information on a credit report yet most often, it is very accurate. **For a free review of your credit report once a year, access [www.annualcreditreport.com](http://www.annualcreditreport.com) or call 1-877-322-8228.**

Some key factors affecting your credit score are: on-time payment history; low amount of credit inquiries; lower revolving

debt balances compared to the credit limit available; few if any "Finance Companies" shown as creditors (these may be considered higher interest rate companies); positive long term relationships with creditors; collateralized loans with history showing balances paid down or paid off.

Long story short, your credit history is important; try to control your debt, pay your debts on time and maintain long term credit relationships.

**Q:** For convenience, why should I not give a trusted friend or relative my debit card and/or PIN to conduct a transaction for me?

**A:** **It is very important to keep your PIN secure and confidential.** Do not give your debit card or PIN to others for use, regardless of the convenience aspect. When you knowingly give your debit card and/or PIN number to someone to use, there is a distinct possibility that it may be used for a transaction or transactions other than what you instructed. Because you have either given the person/persons your card and/or your PIN, you are responsible for all of the transactions that occur.



Discover what's under your roof! See Rockdale Federal Credit Union for a **HOME EQUITY LOAN!**

## Savings is the Key to a Secure Future

Even when the economy is booming, it can be difficult to save. When it's in the doldrums, you may think it's impossible. The fact is tough times make it even more important to save. Having funds to fall back on in an emergency or to make a special purchase is a key way to avoid taking on more debt by running up high interest credit card bills. Here are time-tested ways to save:

✓ Use payroll deduction or automatic transfers — what you don't see,

you don't miss.

✓ Each day, toss your pocket change in a jar. When it's full, bring it to Rockdale Federal Credit Union for deposit.

✓ Add to special accounts for specific purposes, for example, designate a savings account at RFCU for your vacation fund or for a down payment on your next vehicle.

✓ When you pay off a loan, continue to put the payment amount into your savings account.

# Thank You to All RFCU Members!

## *\$150,000 raised for the Dell Children's Hospital*

\$150,000 was raised through the sale of raffle tickets and with the combined efforts of Austin area credit unions for the Children's Miracle Network and the Dell Children's Hospital in Austin.

Rockdale Federal Credit Union raised \$1,825 with the help of the membership. RFCU's leading ticket "sellers" with over 200 tickets sold each were: Gaylen Hromcik, Terry Garza, Jenny Breithaupt and Maggie Darby. Gaylen Hromcik sold 578 tickets to lead the RFCU staff. RFCU raffle ticket sales coordinators were Sherry Ellis and Dana Fatheree.

**Thank you to our RFCU staff for the hard work and efforts to help a wonderful cause! Thank you to our membership for your support in helping the Dell Children's Hospital.**

Winners of the drawing, the Credit Union who sold the winning tickets and the prizes were:

- Stephen Wier, United Heritage Federal Credit Union, 2009 Pontiac G5 vehicle.
- Chester Oliers, University Federal Credit Union, 2 airline tickets.
- Dorothy Lamas, Randolph-Brooks Federal Credit Union, 42" Samsung HDTV.



*Rockdale Federal Credit Union staff (L-R) Sherry Ellis, Gaylen Hromcik, Terry Garza, Jenny Breithaupt, Maggie Darby and Dana Fatheree. RFCU members and our community are always so supportive of worthy causes, you make a difference! Thank you to our staff and members!*

**THANKS AGAIN FOR EVERYONE'S HELP, WE APPRECIATE YOU!**

## By Way of Your Computer

According to the Federal Trade Commission, approximately 9 million people fall victim each year to identity theft.

An easy way for thieves to target you is through your computer and online activities.

Rockdale Federal Credit Union offers these tips to help you secure your personal information:

- ✓ Use anti-virus and anti-spyware software along with a firewall on your computer.
- ✓ Install software updates and fixes as soon as they become available.
- ✓ Never, never enter private (personal) information on public

computers (hotel, airport, library, etc.). These computers may be infected with a keylogger or spyware that captures everything you type.

- ✓ Protect passwords. Use at least seven characters and have your passwords contain numbers, along with upper- and lowercase letters.
- ✓ Never click on e-mail messages that contain hyperlinks to websites. Close the e-mail and manually type in the address.
- ✓ Be careful about opening any attachments or downloading any files from e-mails.
- ✓ Don't e-mail personal or financial



information. E-mail may not be a secure method of transmitting personal information.

- ✓ If you initiate an online transaction that contains personal or financial information through an organization's website, always make sure that the site is secure. There should be a lock icon on the browser's status bar and the URL for the website should begin with "https:" — the "s" stands for secure.

# Dividend Rates

Paid for June 30, 2009, on shares; July 1, 2009, on new CDs. All Dividends are posted on the last day of each month.

**Rates @ [www.rockdalefcu.org](http://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	0.70%
\$25,000 - \$49,999.99	1.05%
\$50,000 and over	1.30%

Share Certificates (CDs)*	
Minimum \$1,000 Deposit, Substantial early W/D penalty.	
Term	Rate APY
6 Months	1.25%
12 Months	1.90%
18 Months	2.00%
24 Months	2.10%
36 Months	2.40%

\*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	Rate APY
	1.25%

IRA Certificates*, Substantial early W/D penalty	
Term	Rate APY
6 Months	1.27%
12 Months	1.92%
18 Months	2.02%
24 Months	2.12%
36 Months	2.42%


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

# Loan Interest Rates

July 1, 2009

Loan* Type	Rate** APR	Term*
New Vehicles	5.19%-5.79%	Up to 72 months
Used Vehicles	5.35%-5.60%	Up to 60 months
Boats	7.39%	Up to 60 months
Tractors & Accessories	5.49%	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
Travel Trailers	5.49%	Up to 72 months \$40,000 max
Unsecured Loans	10.29%	Up to 48 months
Mortgage Loans	5.94%-6.19%, fixed	Call for details
Land/Investment Property	6.94%-7.19%, 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




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



EQUAL HOUSING LENDER

\*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 July 1, 2009.

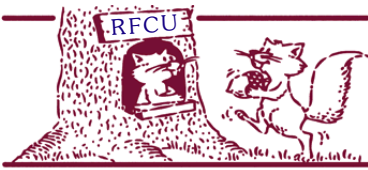


## Rockdale Federal Credit Union

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

**RETURN SERVICE REQUESTED**

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



## the LAST Word

Families are like fudge... mostly sweet with a few nuts.

Squirrel some of your cash away at Rockdale Federal Credit Union!