



MEMBERS EDITION

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RFCU Annual Meeting is March 30th SEE PAGE 2

*Caleb Praesel
sleeps well
knowing
Rockdale
Federal Credit
Union is safe
and sound.
Thank you,
RFCU members,
for your
many years of
support!*



Rockdale Federal Credit Union, Safe and Sound

MARCH 2009—Rockdale Federal Credit Union, Rockdale, Texas, proudly announces it has earned BAUERFINANCIAL, Inc.'s highest 5-Star Superior rating for financial strength and stability. BAUERFINANCIAL has been analyzing the nation's banks and credit unions for over 25 www.bauerfinancial.com years and has earned the reputation as "the Nation's Rating Firm", so to garner its highest 5-Star rating is a time-honored badge of distinction. **Members of Rockdale Federal Credit Union can be proud that their credit union still shines, even under the watchful eye of the BAUERFINANCIAL microscope.** The rating is based on the overall financial picture of the credit union and at **5-Stars indicates that Rockdale Federal Credit Union is one of the strongest financial institutions in the nation. This is the 74th consecutive quarter that Rockdale Federal Credit Union has earned this**



highest honor; only 6% of the nation's credit unions can claim this distinction.

"This New Year in particular brings with it a whole new set of worries, but where a consumer banks shouldn't be one of them," remarks Karen L. Dorway, president of BAUERFINANCIAL. "Rockdale Federal Credit Union is a prime example of a credit union that has stuck to traditional, conservative lending strategies, which, in this climate, are exactly what the 'others' are returning to. **Rockdale Federal Credit Union is a model of safety and soundness and its members can rest assured in that knowledge.**"

Established in 1970, Rockdale Federal Credit Union has been serving the needs of its members for 39 years. It currently operates through two conveniently located offices in Rockdale and Thorndale and can be found on the internet at www.rockdalefcu.org.

***Rockdale Federal Credit Union:
"Member Owned, Member Driven!"***



Get your free annual credit report at www.annualcreditreport.com

Keeping Track of Your Credit Report for Free

www.annualcreditreport.com or 877-322-8228

RFUCU uses Experian for credit reports, yet it is good to get an update from all three major credit reporting agencies. It's easy with the free annual credit report that is provided to legal U.S. residents once a year at www.annualcreditreport.com or 877-322-8228.



Free credit reports requested online are accessible immediately. Free credit reports requested by phone or mail will be processed within 15 days of receiving your request.

After receiving your report, look for any inaccuracies. The phone number for each creditor is usually located next to the entry on your credit report. Taking the time to fix simple inaccuracies can help your credit score.

Check your credit report every year for free, it makes good sense!

Join us at Your RFCU Annual Meeting Monday, March 30th!



(L-R) RFCU staff Jenny Breithaupt, Terry Garza, Melissa Miller and Valerie Shelander.

To all Rockdale Federal Credit Union (RFCU) members, come join us at our **Annual Meeting**. 2008/2009 business will be reviewed and the 2009 Board election will be held.

2009 ANNUAL MEETING DETAILS:

Date: **Monday, March 30th**

Location: **Rockdale KC Hall**

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

Thanks to all RFCU members for helping build and support RFCU since our inception in 1970, we appreciate you!

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

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

The 2009 Nominating Committee consisting of Robert Von Gonten, Chair; Brenda Towns, Tom Martin, Matilde Garza and James Vavra forwarded the below two candidates to the Board for the membership voting:

2009 RFCU Board Candidate Biographies

Board of Directors:

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

Supervisory Committee:

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

BIRDIE KRISTOFF

- Current RFCU Board Director, 8 years/Vice-Chairman
- Previous Alcoa/TXU Engineering and Environmental, 24 years
- Ben Milam Savings & Loan, 3 years
- Small business owner and rancher
- Husband, James E. Kristoff, formerly of Caldwell
- Two daughters and their husbands, Tammy and Charles, and Deborah and Dell; four grandchildren
- Board Director and Co-Chairman of the Commercial Heifer Division for the Rockdale Fair Association
- Licensed real estate agent
- Member of Peace Lutheran Church
- Rockdale area resident since 1967



JIM RICHTER

- Previous Alcoa Production, Safety/Industrial Hygiene, and Environmental Departments, 39 years
- Wife, Geraldine Richter
- Previous Thorndale City Council, 6 years; Thorndale EMS Coordinator, 15 years; East Williamson County First Responder, 8 years
- Previous Thorndale ISD Board, 6 years, former President
- Member and Past Commander, Hill-Johnson VFW Post 4009
- Member and Past Master, Thorndale Masonic Lodge 978
- State of Texas EMS Instructor
- Member of St. John Lutheran Church; Council Member and Past Chairman
- Vietnam combat veteran, former U.S. Marine
- Previous Milam County Appraisal District, Board Member and Past Chairman





President's Corner

Dear Members,

Please mark your calendar for our Annual Meeting, page 2 has the details.

Thank you again for your strong support of RFCU since 1970! We appreciate you!

Here are a few questions from members with my answers:

Q. How much are RFCU Board Directors paid?

A. Our Board is elected by our members. Board positions are a volunteer position with no pay received. Thank you to our Board and all volunteers for your dedication!

Q. How's RFCU doing with the Alcoa shutdown and national economy?

A. RFCU continues to help and counsel our members with any concerns or problems from a bad economy; we are very member oriented. As can be expected, loan numbers are less at this time, yet volumes are holding. Deposits have increased as members know RFCU is a safe and strong credit union. We work hard on expense savings, especially during these economic times. RFCU is very strong and well capitalized.

Q. When do you think deposit rates will go up?

A. Possibly late 2009 or early 2010, if the national economy improves. Although deposit rates are in a low rate cycle, members' deposits are totally secure. Currently compared to the major devaluation or losses in many investment options, a lower rate of return on a secure deposit often nets out much higher than many other investments.

Sincerely,

Ron Montgomery

FUTURE WATCH

House of the Future Will Blend Old and New

Mention "house of the future" and many people conjure up images of sleek homes made of white plastic, sitting atop high stilts, with a robot tending to daily chores. Just like in the old "Jetsons" cartoons.

But the house of the future is probably going to look a lot like the house of yesterday and today. We, as a society, are just too accustomed to the "warm" feeling of a traditional looking house — with brick, siding, doors, windows — sitting steadfastly on terra firma. We're not ready for a plastic bubble up in the sky — not anytime soon at least.

The biggest advances in technology over the next few years will likely all be hidden. They will either be part of the building materials themselves, disguised to look traditional. Or they will be hidden behind walls, buried underground or otherwise part of the "mechanicals" of the house (plumbing, wiring, furnace/air conditioning system) we rarely see. Here's just a sampling of some of the technologies being developed:

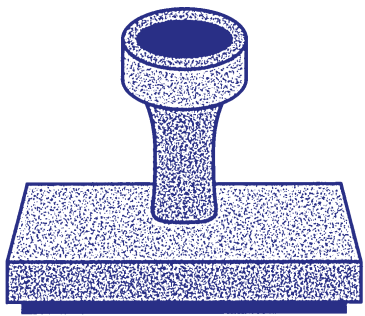
◆ Exterior building materials that adapt to the environment. Siding, roofing, windows and other vestiges of a traditional home will be built from materials that can either reflect light (to help cool a house in the summer) or absorb light (to help warm a house in the winter).

◆ Wireless devices placed strategically (and discreetly) throughout the house that will allow you to monitor/run the house remotely by personal computer or cell phone. Uses would include monitoring pets and childcare professionals, turning lights off and on to make the house seem occupied when you aren't there, and adjusting heating and air conditioning settings as you commute to and from work.

◆ Geothermal heating and air conditioning systems that take advantage of the near constant 55-degree environment that exists just below the frost line in the earth surrounding your home. Air circulated through a duct system buried in a trench around your home is either pre-heated or pre-cooled (depending on the season) to be used to heat/cool your home at a fraction of the cost of traditional furnaces and air conditioners.

◆ "Smart" lighting and appliances that power up and power down as they sense your approach. High-energy appliances such as clothes dryers, dishwashers and water heaters may respond directly with utility companies to operate during off-peak times to save money and reduce impact on the environment.

All these technologies and more are available now but have not been widely implemented due to cost and reliability issues. But with advances in science, and the cost of energy ever increasing, these and other features will likely be finding their way into your future home.



Get the power of a cash buyer from the Credit Union with a **PRE-APPROVED VEHICLE LOAN**

Time for New Wheels? See Your Credit Union

When cars first came on the scene some 100 years ago, motorists had limited choices. As Henry Ford noted about the Model T: "Any customer can have a car painted any color that he wants so long as it is black."

Today's consumers not only have a wide color range to choose from, but also a myriad of other decisions: New or used? Sporty or practical? Is a hybrid worth the investment? Which cars or trucks have the best gas mileage?

Fortunately, there are a lot of resources to help you make a decision. On the web, visit sites such as edmonds.com, kbb.com and fueleconomy.gov.

Then visit Rockdale Federal Credit Union to get a pre-approved loan. We'll show you how a **pre-approval can transform you into a cash buyer**, putting you in the best bargaining position. **Check with your local dealers first, they often can meet or beat other prices and offer hometown service.**

Dividend Rates

Paid for Feb. 28, 2009, on shares; March 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	0.65%
\$15,000 and over	0.78%

Maximizer Money Market	
Only 6 Transactions per Month, Interest compounded monthly.	
Balance Tiers	Rate APY
\$10,000 - \$24,999.99	0.95%
\$25,000 - \$49,999.99	1.35%
\$50,000 and over	1.65%

Share Certificates (CDs)*	
Minimum \$1,000 Deposit, Substantial early W/D penalty.	
Term	Rate APY
6 Months	1.75%
12 Months	2.25%
18 Months	2.35%
24 Months	2.59%
36 Months	2.65%

*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	
	1.75%

IRA Certificates*, Substantial early W/D penalty	
Term	Rate APY
6 Months	1.77%
12 Months	2.27%
18 Months	2.37%
24 Months	2.61%
36 Months	2.67%

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

Loan Interest Rates

March 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	6.04%-6.29%, fixed	Call for details
Land/Investment Property	7.04%-7.29%, fixed	Call for details
Home Equity	7.14%, 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 March 1, 2009.



Rockdale Federal Credit Union

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Don't let time run out!

The deadline for your 2008 IRA contribution is Wednesday, April 15, 2009

the LAST Word

If you don't use your head, you'll use your pocketbook.

— Belgian Proverb