

SPECIAL NOTICE for Rockdale Federal Credit Union (RFCU) members:

New fee schedules for share draft (checking) and savings accounts will be **effective April 1st, 2010** to include changes:

- All non-sufficient funds (NSF) including checks, ACH items and debit card transactions \$25.00 per item to \$27.50 per item
- Stop Payment on checks and ACH items \$25.00 per item to \$27.50 per item
- Share draft account service charge for accounts with balances below \$300 on any day during the calendar month; (**\$0 service charge for accounts maintaining \$300 balance all days of calendar month**) \$3.00 per account to \$5.00 per account
- Dormant accounts (accounts with no activity considered dormant after 36 months) \$5.00 per year
- Money order fee \$1.00 per money order for all money orders

An improved benefit as of April 1st, 2010, Courtesy Pay (overdraft) privileges for eligible accounts will be increased from \$300 to \$500 aggregate total per eligible account. Courtesy pay is a service designed to cover overdraft checking accounts up to an established limit including NSF fees per eligible account. For each paid NSF item, an NSF fee is charged. The account must be brought current within a 30 day period from the overdraft (negative) balance date or the benefit will be revoked. To avoid NSF fees, you may authorize RFCU to transfer funds from other eligible accounts (overdraft protection) for a minimal \$2.00 fee per transfer. If you are not set up for overdraft protection, you can contact RFCU by phone or in person to authorize this protection.

Members may opt out of the courtesy pay service at any time by notifying Rockdale Federal Credit Union in Rockdale or Thorndale at 512-446-2583, 1-800-264-5569 or mail to Rockdale Federal Credit Union, 1821 West Cameron, Rockdale, Texas, 76567.

Change in Terms Notice

Effective February 27th, 2010, changes at the Federal Reserve Board will result in a single check processing region in the United States. As a result of this change, most checks deposited into RFCU on or after February 27th, 2010 will be considered local and there will no longer be any checks that are nonlocal for purposes of RFCU's Funds Availability Policy. This means under normal circumstances, funds from most deposited checks will generally be held no more than two business days after the date of deposit. If RFCU invokes a longer hold period under one of the reasons listed under the "Longer Delays May Apply" section of the policy, RFCU will generally hold the funds no more than seven business days after the date of the deposit. A complete copy of our revised Funds Availability Policy is available at RFCU offices or you may contact us at 512-446-2583 or 1-800-264-5569 for a copy.

Thank you for being a Rockdale Federal Credit Union member, you are appreciated!

Sincerely, Ron Montgomery.