



MEMBERS EDITION

SUMMER 2007 ♦ VOLUME 59

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Car or Truck Shopping? See RFCU First

Summer is here and the open road beckons. If you are headed toward the car dealers lot or scanning the vehicle classifieds in search of a good vehicle, make your first stop Rockdale Federal Credit Union in Rockdale or Thorndale.

Whether you are buying a new vehicle — or just new to you — arranging your financing ahead of time at the credit union is the smart way to shop.

So, when you first speak with a salesperson, concentrate on making your best deal. But with your pre-approved loan from Rockdale Federal Credit Union in your “back pocket,” you can concentrate on getting the right car or truck, at the right price.

Rockdale Federal Credit Union Makes a Difference in Members Lives

MAY 2007— Rockdale Federal Credit Union, Rockdale, Texas, has earned a 5-Star rating by BAUERFINANCIAL, Inc., the nation’s leading independent credit union rating and research firm. In fact, this is the 67th consecutive quarter that RFCU has merited this highest honor.



The 5-Star rating is based on the financial condition of the credit union and indicates that Rockdale Federal Credit Union is one of the strongest financial institutions in the country. RFCU has the added distinction of being an “Exceptional Performance Credit Union” for having earned this highest distinction for 10 years or longer.

“Credit unions, like Rockdale

Federal Credit Union, are uniquely designed as financial partners for their members,” declares Karen Dorway, president of the research firm. “And as a partner, the credit union is much less concerned with making a profit than in making a difference in the lives of its members. RFCU deserves extra acclaim for earning a 5-Star rating for financial excellence while simultaneously partnering with members to help them get their piece of the American dream.”

Rockdale Federal Credit Union was established in 1970 and has been serving the needs of its members for 37 years. It 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.”



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Retiring RFCU Board member Mark Brady (L) was presented a special “thank you” plaque by Fred Marshall, Board Chair, for three dedicated years of service. “We will miss you, Mark. Thank you for your dedication and hard work” (See Annual Meeting Highlights, page 2.)

Rockdale Federal Credit Union ANNUAL MEETING 2007

**To all member/owners,
thanks for a great
2006/2007!**



Rockdale Federal Credit Union member/owners enjoy a Poor Boy's BBQ fried catfish meal at the Annual Meeting. Three hundred seventeen member/owners attended and a good time was had by all. Thank you KC's for your help with the meeting!



Fellowship and renewing old acquaintances make RFCU Annual Meetings a great time. Each year, member/owners are informed of the financial status of RFCU and participate in the election of Board Directors. Elected to three-year terms on the Board were Fred Marshall, incumbent Board chair, and L.C. Richards, long-time RFCU volunteer. RFCU appreciates its staff, officials and members!

◆ ◆ ◆ ◆ RFCU ANNUAL NOTES...2007 ◆ ◆ ◆ ◆

- ❖ Three hundred seventeen member/owners attended.
- ❖ Fried catfish prepared by Poor Boy's BBQ was enjoyed by all.
- ❖ KC's preparation of the KC Hall was excellent.
- ❖ Board Chair Fred Marshall reviewed 2006 statistics while reporting year-end 2006 assets/liabilities size at \$51,172,878.
- ❖ Nominating Committee Chair Robert Von Gonten forwarded candidates Fred Marshall and L.C. Richards to the membership for 3-year board term election.
- ❖ Fred Marshall and L.C. Richards were elected to 3-year terms by acclamation.

- ❖ RFCU ended 2006 with over 5,600 member checking accounts; over 5,600 member debit/ATM cards; over 1,980 members using Home Financial Services (Home Banking).
- ❖ RFCU added e-statements as a member service in 2006.
- ❖ Board Chair Fred Marshall reported on the successful completion of the new RFCU Rockdale facility which opened January 16th, 2007; many thanks to all member/owners for their loyal and continued support of their credit union.
- ❖ Retiring Board member Mark Brady was thanked for his service to RFCU and presented a beautiful plaque.
- ❖ Supervisory Committee Chair Earnesteen Smith and President Ron Montgomery delivered short reports to the membership.
- ❖ Motion to adjourn was made and approved.

Get Your Credit Report Today

Checking your credit report once a year is one of the smartest financial moves you can make — even if you think you're report is squeaky clean. Thanks to recently passed federal regulations, consumers are entitled to one free credit report annually.

You can order your free report by calling 1-877-322-8228 or visiting www.annualcreditreport.com.

Even if you believe your credit report is fine, an annual check is one of the best "early warning signs" of identity theft. You can also see if any inaccurate information has been reported to any credit bureau and correct the mistake.

Don't wait — do it today.

YOUR 2007 BOARD OF DIRECTORS

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

YOUR 2007 SUPERVISORY COMMITTEE

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

\$150,000 raised by Austin Area Credit Unions for Children's Miracle Network and Dell Children's Hospital

For the Dell Children's Hospital and the Children's Miracle Network, \$150,000 was raised through the sale of raffle tickets and other fundraisers through a combined effort of Austin area credit unions. The fund-raiser ended in May 2007.



(L-R) Donna Garza (155), Peggy Raglin Morton (375) and Amber Jones (758) were the leading ticket sellers for the CMN Dell Children's Hospital fund-raiser. Thanks to all RFCU staff for your efforts in selling raffle tickets, we appreciate you!

Thank you to our RFCU staff for their hard work selling raffle tickets and special thanks to RFCU staff Sherry Ellis and Dana Fatheree for organizing the sale and the "bookkeeping" during the sale. RFCU raised \$2,485 through the sale of tickets, great job! Staff members selling over 100 tickets included Melissa Miller, Kathy Quinney, Terry Garza, Valerie Shelander, Sherry Ellis, Lisa Flores, Donna Garza, Peggy Raglin Morton and Amber Jones.

Winners of the 2007 raffle prizes were: 1st Place, Jean Wareing, winner of 2007 Pontiac G6 (raffle tickets sold by United Heritage Credit Union); 2nd Place, Steve Maldonado, winner of 2 Continental Airline tickets (raffle tickets sold by TruWest Credit Union); 3rd Place, Reane Simpson, winner of 37-inch flat screen TV (raffle

tickets sold by A+ Federal Credit Union).

For all RFCU member/owners and the community who helped by purchasing raffle tickets, a very special thank you to you, we appreciate your help in raising money for such a good cause. THANK YOU!

FUTURE WATCH

For Best Results, Don't Smell the Bacon

For many years, scientists have been accumulating evidence that significantly restricting calories (by as much as half of the amount recommended by the Food & Drug Administration) could increase your lifespan and possibly improve your health. If you've been working hard to reduce your caloric intake in the hope of living longer, here's some complicating news.

According to the journal Science, a recent study suggests that it's not enough to just eat less food, you also have to "smell" less food. The study showed that fruit flies on restricted calorie diets that were exposed to the odor of their normal food, died sooner than flies that did not get the extra whiff of food.

Researchers theorize that the smell of food triggers the release of hormones associated with eating, and that this hormonal activity causes the body to react "as if" the food had been consumed. In other words, the beneficial effect of a restricted calorie diet is reduced just by the smell of food.

This all seems complicated and weird, but the good news is that scientists think the findings will lead to a better understanding of the way we process food and how that affects our health.

Did You Know?

- ◆ According to the NPD Group, a market research firm, the average American family of four eats 6,000 pounds of food a year.
- ◆ On average, men spend a total of five months over the course of their lives shaving.
- ◆ According to The Bureau of Labor Statistics, the average American spends more than \$1,800 a year on clothes.

the LAST Word

- ◆ Some families can trace their ancestry back as far as 300 years or more but can't tell you where their children were last night.
- ◆ There are big ships and small ships, but the best ship of all is friendship!

Dividend Rates

Paid for June 30, 2007, on shares; July 1, 2007, 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	1.21%
\$15,000 and over	1.26%

Maximizer Money Market

Only 6 Transactions per Month, Interest compounded monthly.

Balance Tiers	Rate APY
\$10,000 - \$24,999.99	1.76%
\$25,000 - \$49,999.99	2.26%
\$50,000 and over	2.56%

Share Certificates (CDs)*

Minimum \$1,000 Deposit, Substantial early W/D penalty.

Term	Rate APY
6 Months	4.41%
12 Months	4.58%
18 Months	4.60%
24 Months	4.62%
36 Months	4.65%

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

Checking Accounts

Balance to earn APY	Rate APY
\$300 or more	0.40%

IRA, Roth and Traditional

Rate APY	3.06%
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IRA Certificates*, Substantial early W/D penalty

Term	Rate APY
6 Months	4.43%
12 Months	4.60%
18 Months	4.62%
24 Months	4.64%
36 Months	4.67%

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

Loan Interest Rates

July 1, 2007

Loan* Type	Rate** APR	Term*
New Vehicles	6.10%-6.75%	Up to 72 months
Used Vehicles	6.40%-6.60%	Up to 60 months
Boats	8.70%	Up to 60 months
Tractors & Accessories	7.00%	Up to 84 months
Equipment	8.70%	Up to 84 months
Motorcycles, ATV	8.65%	Up to 60 months
Trailers (stock, horse, utility)	7.70%	Up to 72 months \$15,000 max
Motor Homes	Determined at application	Up to 120 months
Travel Trailers	6.60%	Up to 72 months \$40,000 max
Unsecured Loans	10.80%	Up to 48 months
Home Mortgage Loans	7.10%-7.35%, fixed	Call for details
Land/Investment Property	7.75%-8.00%, fixed	Call for details
Home Improvements	7.90%, fixed	Call for details

Your Savings At The
Credit Union Are N.C.U.A.
Federally Insured To
\$100,000



*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, 2007.



Rockdale Federal Credit Union

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CREDIT UNION