



# MEMBERS EDITION







FALL 2008 ♦ VOLUME 63

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## Rockdale Federal Credit Union Introduces... **HOME EQUITY \* LOANS**

Do you have special money needs and are looking for good interest rates? Equity in your home may offer an excellent opportunity to consolidate and pay off credit card debt, obtain money for college expenses, improve or repair your home or for various other needs.

-  Loan applications are qualified using normal credit guidelines.
-  Low rates, up to 15-year terms.
-  Minimal closing costs.
-  Equity in your homestead is required.
-  First lien only.
-  Act now, call or come by Rockdale Federal Credit Union for all the details.

***RFCU, working to meet our members' needs!***



\*Loans are subject to loan, rate and term guidelines.



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## the LAST Word

-  Kindness is like snow — it beautifies everything it covers.
-  Laughing does help. It's like jogging on the inside!



For veterans, family and friends, American Legion Post 358 held a special Memorial Day event at Veterans Memorial Park in Rockdale. The gathering honored all Milam County residents who died serving their country in WWI, WWII, the Korean War and the Vietnam War. Also remembered were those soldiers having been listed missing in action or prisoners of war who have never returned and all personnel who are currently fighting the War on Terror. Linda Mazur shared her memories of her brother Donald Motocha who had been killed in action in Vietnam in 1968 but the body never returned. A former Viet Cong soldier met face to face with Linda in 2004 in Viet Nam and told her that he had buried her brother, causing much needed closure for the family.

**THANK YOU TO ALL VETERANS FOR OUR FREEDOM! WE AT RFCU APPRECIATE YOU!**

## FUTURE WATCH

### Program Your Own Prime Time

America's favorite unofficial pastime (watching television) is about to change radically in the next few years. The old way (viewing programs in your living room on the networks' schedule) will give way to the realm of what futurists are calling "Me-TV," that is finding exactly what you want to watch, wherever you happen to be, and on your schedule.

We're already getting a preview of this phenomenon with services like TiVo and satellite/cable TV receivers with built-in computer hard drives that let you record programming and then view it at your convenience. But you still have to wait for the program to be aired to record it, and you still have to watch the program in your living room (or wherever your TV happens to be).

The next phase of Me-TV will involve programming on demand. If, for example, you're a fan of Food Network's Rachel Ray, you'll be able to download her most current show, plus every show she's ever done. Don't want to watch it on your TV set? No problem. You'll be able to easily transfer it to a portable viewing device (PVD) where you can watch it on your morning train commute.

The likely "warehouse" for all this programming will be the Internet. Your computer, of course, will be linked if you want to watch the program on your computer screen. But your TV will also be Internet connected, as well as your PVD (which will likely combine a telephone and any number of other devices). And all your viewing devices (computer, TV and PVD) will be connected to one another. Download the program to any viewing device and you'll be able to transfer the programming from one device to another easily and — here's the kicker — wirelessly.

Futurists say this will have a profound effect on our lives. People can spend less time channel surfing and more time with their families. And rather than being force-fed shows of the networks' choosing, people can find more enlightening programming or, at least, programming more to their own tastes. that's Me-TV.



**SKIP-A-PAY<sup>\*</sup>**  
**LOAN SPECIAL!**

**FOR ALL RFCU  
MEMBERS,  
OCTOBER 2008  
THROUGH  
JANUARY 2009**

Call or come by RFCU in  
Rockdale or Thorndale to  
complete the easy form.

Real estate or delinquent  
loans do not qualify.

\*Skip-A-Payment is subject to established guidelines.

# Rockdale Federal Credit Union ANNUAL MEETING 2008

**Our Member/Owners  
are the GREATEST!  
THANK YOU!**



Ethan Muston, son of Dwayne and Penny Muston, waits for his meal at the RFCU annual meeting. RFCU is a family-oriented financial cooperative and RFCU family members are eligible to join.



Thank you to all RFCU member/owners who attended the annual meeting. A great meal was served by Poor Boys BBQ and the RFCU annual meeting business followed.



Nominating Committee Member Matilde Garza presents 2008 board candidates to the membership for election.



Supervisory Committee Chair Earnesteen Smith reports on the Supervisory Committee responsibilities for the year.



RFCU staff enjoys the meeting while registering member/owners for the meeting on Monday, March 31st. Excellent accommodations were arranged by the Rockdale KCs.



The RFCU Annual Meeting is always a special event for the Credit Union member/owners. Over 300 member/owners attended to conduct RFCU's annual business.

## Your 2008 Board of Directors are:

- **FRED MARSHALL, CHAIR**
- **BIRDIE KRISTOFF, VICE-CHAIR**
- **JANE HOLLIMAN, SECRETARY-TREASURER**
- **L.C. RICHARDS, DIRECTOR**
- **MILTON HOLMES, DIRECTOR**
- **JAMES BRADFORD, DIRECTOR**
- **BOYD TAYLOR, DIRECTOR**

## Your 2008 Supervisory Committee consists of:

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

## ◆ ANNUAL MEETING HIGHLIGHTS...2008 ◆

Rockdale Federal Credit Union Board Chair Fred Marshall welcomed and thanked over 300 member/owners for their attendance.

Nominating Committee member Matilde Garza presented Board candidates Henry James Bradford, Milton Holmes and Boyd Taylor. All three candidates were elected for 3-year terms by acclamation.

In Mr. Marshall's recap of year-end 2007, several highlights were covered, including:

- Asset/liability size – \$54,917,000
- Capital – \$7,979,000
- Loans – \$21,555,000
- Member Checking Accounts – 6,014
- Member Debit Card Accounts – 3,896
- Home Banking Accounts – 2,308
- Safety Deposit Boxes are available.

From all of RFCU Board, Staff and Officials, thank you to all of our RFCU membership for a great 2007!



Rockdale Federal Credit Union Board Chair Fred Marshall recaps 2007.

# Dividend Rates

Paid for Aug. 31, 2008, on shares; Sept. 1, 2008, 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	0.90%
\$15,000 and over	1.00%

Maximizer Money Market	
Only 6 Transactions per Month, Interest compounded monthly.	
Balance Tiers	Rate APY
\$10,000 - \$24,999.99	1.40%
\$25,000 - \$49,999.99	1.90%
\$50,000 and over	2.17%

Share Certificates (CDs)*	
Minimum \$1,000 Deposit, Substantial early W/D penalty.	
Term	Rate APY
6 Months	2.77%
12 Months	2.92%
18 Months	3.00%
24 Months	3.25%
36 Months	3.65%

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

Checking Accounts	
Balance to earn APY	Rate APY
\$300 or more	0.30%

IRA, Roth and Traditional	
Rate APY	
	2.74%

IRA Certificates*, Substantial early W/D penalty	
Term	Rate APY
6 Months	2.79%
12 Months	2.92%
18 Months	3.02%
24 Months	3.27%
36 Months	3.67%

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

# Loan Interest Rates

Sept. 1, 2008

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, horse, utility)	6.69%	Up to 72 months \$15,000 max
Motor Homes	Determined at application	Up to 120 months
Travel Trailers	5.49%	Up to 72 months \$40,000 max
Unsecured Loans	10.29%	Up to 48 months
Mortgage Loans	6.14%-6.39%, fixed	Call for details
Land/Investment Property	6.79%-7.04%, fixed	Call for details
Home Improvements	7.04%, 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 Sept. 1, 2008.



**Rockdale Federal Credit Union**  
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