



# MEMBERS EDITION

WINTER/CHRISTMAS 2010 ♦ VOLUME 69

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## A Warm and Sincere Christmas and New Year's Greeting

### Your Staff:

Magpie Dorby	Marla Gutierrez	Lesley Bruce	Tammy Leopold
Roggy Morton	Lynn Borders	Deanne Free	Denise Payne
Cathy Kubacak	Dana Sathere	Valeri Sulez	Daylen Homak
Ren Montgomery	Lisa Hows	Kathy Guinness	Kim Dert
Melissa Miller	Sherry Ellis	Sisa Wood	Jenny Breithaupt
Catherine Prassel	Donna A. Daye	Bethany Fisher	Barbara Watson
			Terry Garng

### Your Supervisory Committee:

Mary Morgan Earneston Smith  
 Bob Lochr DeLaine Burgess  
 Emelia Holder

### Your Board of Directors:

Boyd Taylor James Bradford  
 J.C. Richards F. Mansell  
 Birdie Kristoff Jim Richter  
 Milton Holmes



*From all of us at Rockdale Federal Credit Union, Santa looks pretty good this time of the year, hopefully he is bringing some "raindeer"! We appreciate our members and wish all a very warm and wonderful holiday season in celebration of the birth of Jesus Christ and other very special holidays, May God Bless you and yours.*

*For a 2011 pocket calendar, come by Rockdale or Thorndale or call and we will get you one; pocket calendars are available in limited supply. Our members are special!*

*Merry Christmas and Happy New Year!*

# Come One, Come All: Annual Meeting Time

## MARK YOUR CALENDARS!

**DATE:** Monday, March 28th, 2011  
**LOCATION:** Rockdale KC Hall  
**DOORS OPEN:** 4:30 p.m.  
**REFRESHMENTS:** 4:30 p.m. to 5:30 p.m.  
**ANNUAL MEETING:** 5:30 p.m. to 6:30 p.m.

*The Easleys say "see you" at the 2011 annual meeting!*



Rockdale Federal Credit Union invites all members to our 2011 Annual Meeting. Mark your calendars for Monday, March 28th with the meeting to be held at the Rockdale KC Hall. Credit Unions are a little different and enjoy seeing their membership at the Annual Meeting. We discuss with all in attendance the previous years RFCU results, look at future items of interest and conduct the Board of Directors election for the 2011 year. The Meeting allows time for visiting with fellow members, your Board and Staff, enjoying refreshments and renewing old acquaintances.

At most financial institutions, annual meeting attendance is just for the limited number of stockholders; at your Credit Union, our annual meeting is for all members and is a benefit of belonging to RFCU. We certainly appreciate you taking the time to come and participate in the governance of RFCU, it's one more way that the Credit Union difference shines brightly. **Come on out and help us continue strong into the future for you, your children and all your family. RFCU is proud to be your family cooperative.**

## 2011 BOARD ELECTION

Three Board of Directors' positions will be elected in 2011. RFCU has 7 Board members with annual elections for expiring terms of Directors. Each Board Member serves for a 3 year term. Incumbent terms for election this year are those of James Bradford, Milton

Holmes and Boyd Taylor.

If you have a desire in RFCU Board of Director candidacy, please contact a Nominating Committee member personally or call RFCU and speak with Ron Montgomery to have your interest forwarded to the Committee. The 2011 Nominating Committee is: Robert Von Gonten, Brenda Towns, Tom Martin and James Vavra.

To be eligible to be interviewed by the Nominating Committee, you must be financially responsible, have been a member of RFCU for at least one year as of March 28th, 2011, able to dedicate time for regular and special board meetings and open to any necessary training for the position. Candidate guidelines will be furnished to all candidates with candidates being interviewed by the Nominating Committee. A slate of at least 3 candidates will be forwarded to the Board for election.

**Candidate nominations will be taken from December 27th, 2010 through January 26th, 2011. Interviews will take place after the January 26th, 2011 deadline.**

*See "U" at the meeting!*

### 2010 Board of Directors:

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

### 2010 Supervisory Committee:

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



Time sure speeds along! 2010 is rapidly nearing a close with a new 2011 to look forward to. From all of us at Rockdale Federal Credit Union, we certainly appreciate our members and your loyalty to your Credit Union. We also look forward to seeing you at our

Annual Meeting on March 28th, 2011 at the KC Hall in Rockdale.

Thank you for your support and keep your inputs coming.

From me personally to our membership, I appreciate the opportunity to have served as your President for the last 18 years and so enjoy the many friendships developed.

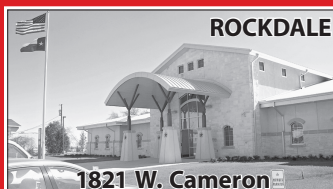
Over the last years, without a very trained, dedicated, courteous and professional staff, Board of Directors, Supervisory Committee, Nominating Committee

and wonderful membership, RFCU would not be where we are today.

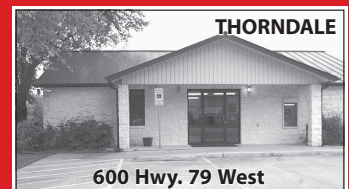
In closing, RFCU should close the year with about \$62 million in assets and over 8,400 members while remaining very strong. We look forward to serving you for many years into the future. From my wife Joyce and I to all, have a great Christmas and Holiday season and May God bless.

*Ron Montgomery*

## HOLIDAY CLOSING REMINDER



Christmas Day and New Year's Day fall on Saturday this year. For our staff to be with their family, Rockdale Federal Credit Union will close at 12-noon Friday, December 24th. RFCU will be closed all day Saturday, December 25th, and Saturday, January 1st. May God bless you and yours during the Christmas and holiday season!





## Deals for Wheels

Experts disagree about the best day to buy a car or truck. Some say it's Black Friday, the day after Thanksgiving. Others suggest Christmas Eve is the ideal day. Still, others maintain it's the second to the last day of the month in the last quarter of the year.

While some folks can scope out the exact time and date to score the best price, most of us buy a car when we need it and not a minute sooner.

Even if you miss out on the "best" day, you can still save money by financing the vehicle at Rockdale Federal Credit Union.

By getting pre-approved for a loan, you can shop confidently.

Before you step foot in the dealership, stop by Rockdale Federal Credit Union in Rockdale or Thorndale, call or log on [www.rockdalefcu.org](http://www.rockdalefcu.org) to begin an application. Loan special rates are excellent, act now and shop to get your best vehicle deal!

**40TH ANNIVERSARY**  
**\*LOAN SPECIAL**  
through February 2011

New Vehicles ..... as low as 2.99% APR  
Used Vehicles..... as low as 3.99% APR  
Boats ..... as low as 6.89% APR  
Tractors ..... as low as 5.29% APR  
Equipment..... as low as 6.89% APR  
Motorcycles..... as low as 6.84% APR  
Stock, Horse or Utility

Trailers..... as low as 6.19% APR  
Travel Trailers ... as low as 4.99% APR

Call or come by RFCU in Rockdale or Thorndale to get all the details.

\*Loans are subject to standard loan, rate and term guidelines. Rates may vary with term and credit qualification guidelines. Existing RFCU loans do not qualify.

### **SURROUNDED BY 50 YEARS OF DEDICATION AND EXPERIENCE!**

Ron Montgomery, President thanks (L-R) Catherine Praesel, VP of Bookkeeping/Data Processing and Kathy Quinney, VP of Investments/Human Resources for having been such an important part of RFCU for 25 years each. Catherine and Kathy celebrated their 25th year at RFCU in August and June, respectively. RFCU and the RFCU Board is proud of all our staff for their dedication and service to our members and particularly for Catherine and Kathy for 25 years. Thank You!



**Through January 2011 for all RFCU Members,**

**SKIP-A-PAY\*  
LOAN SPECIAL!**

*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.

## There's a Secure and Faster Way

Are you waiting to receive your monthly statement in the mail? Just can't remember where you put last month's statement? Rockdale Federal Credit Union has an easier way for you to receive your monthly statements. When you sign up for e-statements, your statements will be available to you to view and/or print online 24/7.

Some of the great features are:

- ✓ Your current monthly statement will be ready to view immediately at the first of the month.
- ✓ Easy access to both current and the past 12 months statements.
- ✓ No more paperwork to file away or misplace.
- ✓ You can always print out your current or past 12 months statements with just a click of the mouse.
- ✓ Save paper by going green.

✓ Best of all: Safe, secure and confidential!

Signing up for e-statements is easy, call RFCU today. Home banking is necessary to receive statements.

**Still waiting for your CU statement?**

**Sign up for e-Statements!**



# Dividend Rates

Paid for Nov. 30, 2010, on shares; Dec. 1, 2010, 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	0.30%
\$15,000 and over	0.40%

Maximizer Money Market	
Only 6 Transactions per Month, Interest compounded monthly.	
Balance Tiers	Rate APY
\$10,000 - \$24,999.99	0.30%
\$25,000 - \$49,999.99	0.40%
\$50,000 and over	0.50%

Share Certificates (CDs)*	
Minimum \$1,000 Deposit, Substantial early W/D penalty.	
Term	Rate APY
6 Months	0.50%
12 Months	0.85%
18 Months	0.95%
24 Months	1.15%
36 Months	1.30%

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

Checking Accounts	
Balance to earn APY	Rate APY
\$300 or more	0.15%

IRA, Roth and Traditional	
Rate APY	0.95%

IRA Certificates*, Substantial early W/D penalty	
Term	Rate APY
6 Months	0.50%
12 Months	0.85%
18 Months	0.95%
24 Months	1.15%
36 Months	1.30%

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



## Rockdale Federal Credit Union

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

PRSRST STD  
U.S. POSTAGE  
**PAID**  
Rockdale, TX 76567  
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**RETURN SERVICE REQUESTED**



## Tips to Help Prevent Identity Theft

Here are a few tactics to help you avoid identity theft:

- ✓ Never give personal identifying information over the telephone or the internet unless YOU initiated the contact.
- ✓ Order and thoroughly review copies of your credit report from at least one of the major credit reporting agencies annually.
- ✓ Shred or tear unwanted documents that contain personal information before discarding them in the trash.
- ✓ Deposit outgoing mail at the post office and promptly remove mail from your mailbox after delivery — never leave mail in your mailbox overnight or on weekends.
- ✓ Don't let anyone "shoulder surf" you at ATMs. If you sense someone is watching you, cancel the transaction immediately and leave.

Perpetrators accomplish identity theft by intercepting mail, sending fraudulent e-mails, and/or making phone calls — all attempting to get your Social Security number, your credit card numbers or other numbers that identify you as a unique individual. They then attempt to empty your account and/or set up new ones to buy goods or services, with you footing the bill.

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

