

# A Warm and Sincere Christmas and New Years Greeting

To our Rockdale Federal Credit Union members, your family and friends,

We appreciate you! As 2008 nears its close, your Rockdale Federal Credit Union Board, Staff and Officials and our families sincerely wish that you have a safe and warm Christmas and Holiday season. As the birth of Jesus Christ and other special holidays are celebrated, may God bless you, your family, friends and our community during this time. Our Credit Union members and our community are special to RFCU and we will work hard to continue to provide excellent service for your financial needs.

To keep up on dates for 2009, pocket calendars are here! There is a limited supply so come by Rockdale or Thorndale or call and we'll be glad to mail you one. As always, thank you for your continued support!

Happy Holidays from...

## Your Staff:

Terry Garing	Jenny Zapata	Sisa Wood	Lynn Founders
Lesley Bruce	CG Vandrey	Cathy Kubacki	Catherine Prassel
Roggy Morton	Vale Shtad	Lisa Hows	Susan Free
Barbara Grayson	Tammy Leopold	Marla Gutierrez	Ren Montgomery
Sherry Ellis	Bethany Fisher	Kathy Quinney	Magpie Darby
Donna A. Stays	Denise Payne	Melissa Miller	
Dana Sotherer	Saylen Homak		
	Kim Hart		

## Your Board of Directors:

## Your Supervisory Committee:

DeLaine Burgess	Mary Morgan	Birdie Kristoff	Boyd Taylor
Earnestine Smith		Jane Holliman	
Emelia Holder		Milton Holmes	
Bob Loch		J.C. Richards	



# MEMBERS EDITION

WINTER/CHRISTMAS 2008 ♦ VOLUME 64

Printed on recycled paper

## 2009 ANNUAL

## MEETING

Mark your calendars for the 2009 Rockdale Federal Credit Union annual meeting and come join us!

**DATE: Monday, March 30th, 2009**

**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.**

### PLAN TO ATTEND

Mark your calendar now for your Rockdale Federal Credit Union's 2009 Annual Meeting. We will talk about the financial status of RFCU and hold elections for the 2009 Board of Directors. Your Credit Union is different from banks and other for-profit financial institutions. Our Board of Directors is elected by our members.



*RFCU staff signed in over 300 members at the 2008 Annual Meeting. Join us for the 2009 meeting and let us sign you in, too! Rockdale Federal Credit Union, member owned, member driven.*

Directors volunteer their time to help guide RFCU by providing a wide range of financial services to our members.

### BOARD ELECTION

**Two Board of Directors positions will be elected in 2009 for three-year terms. Incumbent terms for election are those of Jane Holliman and Birdie Kristoff.**

**The 2008/2009 Nominating Com-**

**mittee includes: Brenda Towns, James Vavra, Robert Von Gonten, Matilde Garza and Tom Martin.**

If you are financially responsible, have been a member of RFCU at least one year as of March 30th, 2009, are open to necessary training and able to dedicate the time for regular and special board meetings, you are eligible to be interviewed by the Nominating Committee for Board candidacy. Candidate guidelines will be furnished to all candidates. Board nominees will be interviewed by the Nominating Committee and a slate of at least 2 candidates forwarded to the Board.

Please contact a Nominating Committee member if you have an interest in RFCU Board of Director candidacy.

**Nominations will be taken from December 29th, 2008 through January 23rd, 2009. Interviews will be conducted after the January 23rd, 2009 deadline.**

*Come join us at the meeting!*

## E-Statements Equal Easy Account Access

Gain fast and easy access to your account information with e-statements from Rockdale Federal Credit Union. An e-statement is an electronic version of your paper statement that you access via RFCU's secure web site—rockdalefcu.org. The statement looks just like the one you currently receive in the mail, but it is stored electronically. Once a month, we'll send you an e-mail reminding you to check your statement, but you can check your accounts anytime you wish by visiting our web site and logging in with your user ID and

password.

E-statements are perfectly safe, more so than a paper copy because there is less chance of it being stolen or lost in the mail.

You are the only one who can see them because your user ID and password are known only to you. If you still want a hard copy of any statement, no problem, just print a copy from your own computer.

Call us today to sign up for e-statements. No more waiting for the mail to arrive. You'll enjoy safety, timeliness and convenience.



## e-Statements

### 2008 Board of Directors:

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

### 2008 Supervisory Committee:

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

## HOLIDAY CLOSING REMINDER:

Christmas Day and New Year's Day fall on Thursday this year. For our staff to be with their family, Rockdale Federal Credit Union will close at 1 p.m. Wednesday, December 24th, and will be closed all day Thursday, December 25th, and Thursday, January 1st. Thank you for your support, we appreciate you!

**Christmas and Holiday Greetings to all of our Credit Union family of members!**

Thank you for the many years of strong support from our membership. Your support has resulted in Rockdale Federal Credit Union's growth and strength in servicing capabilities to our membership. Rockdale Federal Credit Union Assets have grown from \$55,240,394 in November 2007 to current \$57,765,621 and RFCU is very strong financially. RFCU has consistently received very high ratings from the National Credit Union Administration.

Let me share a few very good questions from members and answers to the same:

**Q: With so many companies suffering major losses, how does our Credit Union stand?**

A: It is very good to report that Rockdale Federal Credit Union (RFCU) is very strong and healthy. We do not invest in sub-prime mortgage loans or other risky investments; we are different than companies that have been reported as suffering from participation in risky loans and investments. Our capital, liquidity and strength are excellent which allows RFCU to conduct

**President's MESSAGE**

business as usual in minor and major economic downturns. Rockdale Federal Credit Union is very strong and will be here for many years to serve your financial needs.

**Q: How are RFCU deposits insured?**

A: RFCU deposit accounts are federally insured by the National Credit Union Administration through the National Credit Union Share Insurance Fund. This very strong NCUA federal insured fund, like the FDIC, is backed by the full faith and credit of the United States government. Your member savings are insured to at least \$250,000, including separate insurance coverage of up to \$250,000 for IRA accounts. Higher amounts of coverage is available for savings if the member has a combination of single, joint or other types of accounts that are eligible. Your savings are safe at RFCU.

**Q: How does the Alcoa closure**

**affect RFCU?**

A: The closure is very unfortunate for many of our members and our hearts go out to all. Through prudent management, strong family member participation and RFCU's diversification of the Credit Union membership years ago, our membership consists of a varied field of membership. The closure of Alcoa will not jeopardize the long term viability of Rockdale Federal Credit Union. With our strength, we will be able to work with individual member circumstances and help or counsel members with their needs. It is very important that any member affected by the closure contact us concerning any concerns with their loan or deposit accounts. In many cases, working together, we can come up with a viable solution.

As always, thank you for being an important part of Rockdale Federal Credit Union and keep your questions and inputs coming.



With warmest Christmas regards,

*Ron Montgomery*

**How to Deter Identity Theft**

Here are a few tips to help you guard against identity theft:

1. Always shred paperwork and financial documents with personal information instead of just tossing it in the trash.
2. Don't carry your Social Security card in your wallet.
3. Don't write your Social Security number on your check or have it printed on your checks.
4. Provide your Social Security number only if absolutely necessary. Request another identifier as an alternative.
5. Don't provide personal or credit card information on the phone, over the Internet, and through the mail unless you know who you are dealing with.
6. Do not click on links sent in unsolicited e-mails or provide personal information in response to unsolicited e-mails from your credit union or other financial institution.
7. Never use an obvious password.
8. Always keep your personal information in a secure place at home.



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

**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.

**Act Now!**

**Merry Christmas!**

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



# Dividend Rates

Paid for Nov. 30, 2008, on shares; Dec. 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	0.85%
\$15,000 and over	0.97%

## Maximizer Money Market

Only 6 Transactions per Month, Interest compounded monthly.

Balance Tiers	Rate APY
\$10,000 - \$24,999.99	1.30%
\$25,000 - \$49,999.99	1.80%
\$50,000 and over	2.07%

## Share Certificates (CDs)\*

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

Term	Rate APY
6 Months	2.52%
12 Months	3.02%
18 Months	3.05%
24 Months	3.10%
36 Months	3.40%

\*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	2.71%
----------	-------

## IRA Certificates\*, Substantial early W/D penalty

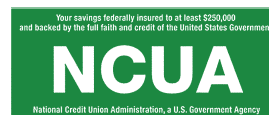
Term	Rate APY
6 Months	2.54%
12 Months	3.04%
18 Months	3.07%
24 Months	3.12%
36 Months	3.42%

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

# Loan Interest Rates

December 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 and 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 Equity	7.14%, fixed	Call for details



\*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 November 1, 2008.



## Rockdale Federal Credit Union

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

RETURN SERVICE REQUESTED

PRSR STD  
U.S. POSTAGE  
**PAID**  
Rockdale, TX 76567  
Permit No. 75

