Rockdale Federal Credit Union

# MEMBERS EDITION

SPRING 2020 ★ ★ ★ ★ ★ VOLUME 88

# IMPORTANT NEWS Concerning the Annual Meeting

Due to the Coronavirus outbreak and for precautionary reasons, Rockdale Federal Credit Union's Annual Meeting for 2019/2020 at the KC Hall has been cancelled as well as the meal and/or refreshments usually provided. The welfare of our Members, Staff and Officials played a key role in our decision. RFCU will instead hold the meeting on Monday, March 30th from 5:30 p.m. to 6:00 p.m. at our main location.

POSTPONED

The 2020 Nominating Committee, consisting of Robert Von Gonten, Albert Jones and Brenda Towns have forwarded the three candidates (at right) to the Board of Directors. Each will serve a three year term.

At Rockdale Federal Credit Union, we are well aware of the potential impacts of the coronavirus (COVID-19) and are taking steps to ensure the availability of our services to members. RFCU continues to be a caring yet highly professional financial cooperative. For each member, volunteer & employee, you are important and we strive to deliver our services to you showing dignity and respect. Thank you for your continued support and we look forward to serving you.

## BOARD OF DIRECTORS:

• Chair: Fred Marshall • Vice-Chair: Jim Richter
• Secretary-Treasurer: L.C. Richards
• Directors: Boyd Taylor, James Bradford, Pam Warren, Debra Jackson

## SUPERVISORY COMMITTEE:

• Chair: Earnesteen Smith
• Members: Albert Jones, Beverly Head, Mary Morgan

## 2020 RFCU BOARD CANDIDATE BIOGRAPHIES


Williams


Taylor


Warren

### LON WILLIAMS

- City of Rockdale, 15 years
- J.P. Morgan Chase Bank, 31 years (retired)
- Board Member of Greater Rockdale E-Access Team
- Chairman of the Planning and Zoning Commission for the City of Rockdale, 10 years
- Director of Branch 142 of Hocheim Prairie Insurance, 3 years
- Board member of Workforce Solutions of Central Texas, 3 years representing Milam County

### BOYD TAYLOR

- Board Director, 15 years; Supervisory Committee, 1 year
- Rockdale Sandow & Southern Railroad, 34 years (retired)
- USWA Local 4895 member, 34 years
- MARC Center Board Member
- Former Milam County Democratic Party Precinct Chair
- Former E-Board Member and Treasurer of the USWA Local 4895, 18 years; Peace Lutheran Church Council member serving as Property Committee Chair
- RFCU member since 1977
- Secretary Treasurer Steelworkers Retiree SOAR organization

### PAM FISCHER WARREN

- Board Director, 3 years
- Education: AAS Accounting (MCC-Waco),AAS Laser-Electro Optics (TSTI-Waco), BX Physics (PSU - Portland, Oregon)
- Retired from 34 years in the Semiconductor Capitol Equipment industry. Responsibilities included: Product Quality & Reliability, Industrial Hygiene, Regulatory Compliance, Laser Engineering, and Financial Analyst.
- Volunteer: Rockdale Christian Services Food Pantry, Capitol Area Food Bank
- Treasurer - Murray Cementary Association
- Strong family ties to the Rockdale Community

## A Few Words from RFCU...

Rockdale Federal Credit Union was formed in 1970 and because of our member/owners, has continued to offer excellent financial services to the membership for 50 years.

2020 marks Rockdale Federal Credit Union's 50th year of proudly serving its membership. RFCU Membership is open to all people living, working or worshipping in Milam County, family member of existing member and several Employee Groups. RFCU ended the year with $78,129,934 in assets made up from 7,047 member accounts and is highly rated with very strong capital reserves.

We would like to extend a heartfelt thank you to our very special Members, Staff, Board, Supervisory Committee, Nominating Committee, Milam County and our surrounding Communities for your very strong support over the many years. RFCU continues to strive to provide excellent member financial services with dignity and respect to our members. In doing so, it would not be possible without everyone's help and support; thank you again!

A special Thank You to outgoing Board Director **Henry James Bradford** for his 23 years of Credit Union service.



Most sincerely and respectfully,

Cathy Kubacak Co-Interim President
Kathy Quinney Co-Interim President

**Rockdale Federal Credit Union**
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Rockdale, Texas 76567
512-446-2583

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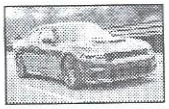
Your savings federally insured to at least $250,000 and backed by the full faith and credit of the United States Government
**NCUA**
National Credit Union Administration, a U.S. Government Agency

EQUAL HOUSING LENDER

## COVID-19 Important Update

Amid the ongoing concerns about the Coronavirus (COVID-19), and for the well-being of our members and employees, Rockdale Federal Credit Union will close our lobby in Rockdale and Thorndale until further notice. Please use our drive-thrus or ATM's at either location. All other business will be by appointment only.





## RFCU is Here For Your Vehicle Loan Needs!

**To apply, come by Rockdale or Thorndale, call or apply online at www.rockdalefcu.org**





# DEBT CONSOLIDATION LOANS

## Help TAKE BACK your Financial Freedom

When you're overwhelmed by debt, it's easy to feel stuck and hopeless. Get your life moving forward in 2020 by consolidating your debt. There are a lot of pros to consolidating!

Achieve your goals without sacrificing your financial goals. Talk to our experienced loan officers about your individual situation to see if we can help you take back your financial freedom!

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|---|---|
| ***One Convenient Monthly Payment*** | Having one monthly payment versus 3+ payments is much easier to manage and can reduce stress. |
| ***Better Rates*** as low as 9.99% APR | You can probably get a better rate than the current rates on multiple credit card bills. |
| ***Fixed Interest Rates*** | Unlike credit cards, a debt consolidation loan carries a fixed interest rate. |
| ***Clear Payoff End Date*** | Paying the minimum on your credit cards can take 25+ years to pay off. |

| | |
|---|---|
| ***Credit Preservation*** | Paying your loan on time can preserve and/or improve your credit score. |
| ***No Extra Fees*** | It costs nothing to apply and you'll save money if you decide to pay off your loan early. |
| ***Other Loans Available*** | We Also Have Excellent Rates For Vehicles, Boats, Travel Trailers, Motorcycles, ATV's and more. |

APR-Annual Percentage Rate. Rates are based on creditworthiness and are subject to change. Normal credit criteria apply. Your rate and the term may vary bsed on the loan amount, term, and your personal circumstances. Rates current as of January 2020.