MEMBERS EDITION

512-446-2583 • 1-800-264-5569 • FAX 512-446-4117 • www.rockdalefcu.org • 512-898-5200

MERRY CHRISTMAS

From;
the Staff
and Directors
at
RFCU



IMPORTANT NEWS and DATES Concerning the 2025 Annual Meeting

RFCU 2025 Annual Meeting will be held virtually or in person. Please visit www.rockdalefcu.org to receive instructions regarding how to join and participate during the meeting. Login and registration for the Annual Meeting will begin at 2:30 p.m. on March 24, 2025, and end at 3:00 p.m.. The Annual Meeting will begin promptly at 3:00 p.m. at our main office located 1821 W. Cameron Ave., Rockdale, Texas

Nominations may be made by official petition sign by 69 elegible members.

Official petitions and the rules and instructions for the completeion of the official petition may be obtained by contacting Cathy Kubacak or Kathy Quinney, Co-Interim Presidenss, at the Credit Union office which is located at 1821 W. Cameron Ave., Rockdale, Texas 76567, between the hours of 8:00 a.m. and 5:00 p.m. Monday-Friday. Official petitions must be completed in full compliance with the election rules as set forth in the rules and instructions for the completion of the official petition and must include each signers member number, and the signer's complete address and telephone number. Members who are 18 years or older and who meet certain requirements under the Federal Credit Union Act are elegible for election. Official petitions must be accompainied by a signed certificate from the nominee that he or she is agreeable to the nomination and will acept office ir elected and should also include a brief statement of qualifications and biographical data.

Elected officials are legally responsible for the fiscal integrity of the Credit Union and for compliance with State and Federal laws.

Official petitions must be filed with the Secretary of the Board of Diretors at the Credit Union office which is located at 1821 W. Cameron Ave., Rockdale, Texas 76567, by 5:00 p.m. on February 14, 2025, which is the closing date for receiving nominations by petition.

Continued on next page

BOARD OF DIRECTORS:

CHAIR: Lon Williams • CO - CHAIR: Albert Jones • Secretary-Treasurer: L.C. Richards
DIRECTORS: Wesley Janak, Kent Givens, James Perry, Debra Jackson

SUPERVISORY COMMITTEE:

CHAIR: Beverly Head • MEMBERS: Donna Diver, Mary Morgan, Mary Lou Loehr, Cheryl Chamberlain

Holiday Lobby Hours

December 24th - 8:00 - 12:00
December 25th - CLOSED
January 1st- CLOSED

Continued from front page

If no official petitions are received by 5:00 p.m. on February 14, 2025, there will be no election by ballot and no nominations from the floor. When only one member is nominated for each position to be filled, each nominee shall be deemed elected by general consent or acclamation. If there is more than one nominee for any position to be filled, the election will be conducted at the Annual Meeting. In such event, the election shall be determined by plurality vote.

We are deeply saddened to announce the passing of long-term employee Peggy Morton. She was a valued member of our Senior team and will be greatly missed. Our deepest sympathies and condolences to her family during this difficult time.

For all our Rockdale Federal Credit Union members, we want to wish you a very Safe and Joyful Holiday Season!

Most Sincerely,
Cathy Kubacak *Co-President*
Kathy Quinney *Co-President*

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

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

EQUAL HOUSING LENDER

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

SKIP-A-PAYMENT *LOAN SPECIAL*

Available November 1, 2024 to January 31, 2025 • ***Real Estate or delinquent loans do not qualify.***

(Subject to established loan guidelines.)

A MESSAGE FROM YOUR RFCU TEAM

The dedicated RFCU team has been focused on initiatives that benefit our members and their families, providing you with the most innovative solutions to meet your financial needs is of the utmost importance to us.

In the coming Holiday Season, we want to make you aware of signs that scammers pretend to be from an organization you know.

- Scammers often pretend to be contacting you on behalf of the government. They might use a real name, like the Social Security Administration, the IRS, or Medicare, or make up a name that sounds official. Some pretend to be from a busimess you know, like a utility company, a tech company, or even a charity asking for donations. They use technology to change the phone number that appears on your caller ID. So, the name and number you see might not be real.
- Scammers say there's a problem or a prize. They might say your're in trouble with the government. Or you owe money. Or someone in your family had an emergency. Or that there's a virus on your computer. Some scammers say there's a problem with one of your accounts and that you need to verify some information. Others will lie and say you won money in lottery or sweepstakes but must pay a fee to get it.
- Scammers want you to act before you have time to think. If you're on the phone, they might tell not to hang up so you can't check out their story. They might threaten to arrest you, sue you, take away your driver's license, or deport you. They might say your computer is about to be corrupted.
- Scammers tell you to pay in a specific way. They often insist that you pay by sending money through a money tranfer company or by putting money on a gift card and then giving them the number on the back. Some will send you a check That will later turn out to be fake, tell you to deposit it and send the money.
- What you Can do to Avoid a Scam, block unwanted calls and text messages. Don't give your personal or financial information in response to a request that you didn't expect. Legitimate organizations won't call, email, or text you for your personal information, like your social security, bank account, or credit card numbers.
- If you get an email or text message from a company you do business with and you think it's real, it's still best not to click on any links. Instead, contact them using a website you know is trustworthy. Or look up their phone number. Don't call the number they gave you or the number on your caller ID.
- Resist the pressure to act immediately. Legitimate business will give you time to decide. Anyone who pressures you to pay or give them your personal information is a scammer.
- Know how scammers tell you to pay. Never pay someone who insists you pay with a gift card or by using a money transfer service. And never deposit a check and send money back to someone.
- Stop and talk to someone you trust. Before you do anything else, tell someone a friend, a family member, a neighbor - what happened. Talking about it could help you realize it's a scam.

HOME EQUITY LENDING interest rates starting as low as **6.50%**

Subject to established loan guidelines.