



MEMBERS EDITION

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



Have a Merry Christmas and Happy New Year

For 55 years, it has been a privilege to serve our members of Rockdale Federal Credit Union.

Christmas and New Year's is always such a special time of the year. May God Bless you, your family and friends during this special season and all of 2026! Christmas open house will be December 17th, we will have Cookies and Coffee. Come by and see us!

Very Sincerely from all of your Rockdale Federal Credit Union Staff, Board and Officials, we wish you a Merry Christmas and a Happy New Year!



HOLIDAY LOAN SPECIAL

**\$1,000 to \$3,000 at 7.99%
for 12 months**

Available through December 31, 2025 • *Subject to established loan guidelines*

BOARD OF DIRECTORS:	
CHAIR: Albert Jones • CO - CHAIR: Kent Givens • Secretary-Treasurer: L.C. Richards	
DIRECTORS: Wesley Janak, Lon Williams, James Perry, Debra Jackson	
SUPERVISORY COMMITTEE:	
CHAIR: Mary Lou Loehr • MEMBERS: Donna Diver, Amy Spencer	

Holiday Lobby Hours

December 24th - 9:00 - 12:00
December 25th - CLOSED
January 1st - CLOSED

A Few Words from RFCU:

As we wrap up the year, let us take a moment to celebrate some achievements, and important updates. Your support and trust in Rockdale Federal Credit Union have been instrumental in making this year a success, and for that, we extend our heartfelt gratitude.

Over the last few years, we have made considerable advancements in improving your banking experience by implementing a new website, a new mobile banking app which includes mobile deposit, Zelle and other services.

We will continue to advance in technology to elevate your digital banking experience, making it more seamless and efficient. Christmas open house will be December 17th, come by and enjoy coffee and cookies.

For all our Rockdale Federal Credit Union members, we wish you a very Safe Holiday Season while enjoying time with family and friends.

Most Sincerely,

Kathy Quinney *Co-President*

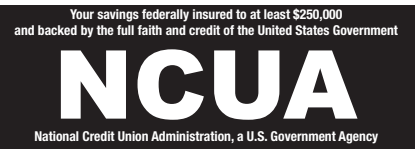
Cathy Kubacak *Co-President*



Rockdale Federal Credit Union

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

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Rockdale, TX 76567
Permit No. 75



SKIP - A - PAYMENT LOAN SPECIAL

Available November 1, 2025 to January 31, 2026 • *Real Estate or delinquent loans do not qualify.*

(Subject to established loan guidelines.)

Important News and Dates Concerning the 2026 Annual Meeting

RFCU 2026 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 23, 2026, and end at 3:00 p.m.. The Annual Meeting will begin promptly at 3:00 p.m. at our main office located at 1821 W. Cameron Ave., Rockdale, Texas.

Nominations may be made by official petition signed by 69 eligible members.

Official petitions and the rules and instructions for the completion of the official petition may be obtained by contacting Cathy Kubacak or Kathy Quinney, Co-Presidents, 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 signer's 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 eligible for election. Official petitions must be accompanied by a signed certificate from the nominee that he or she is agreeable to the nomination and will accept office if 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 Directors at the Credit Union office which is located at 1821 W. Cameron Ave., Rockdale, Texas 76567, by 5:00 p.m. on February 13, 2026, which is the closing date for receiving nominations by petition. If no official petitions are received by 5:00 p.m. on February 13, 2026, 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 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.

HOME EQUITY LENDING interest rates starting as low as 6.25%

Subject to established loan guidelines.