



ROCKLAND EMPLOYEES FEDERAL CREDIT UNION

*Open Your 2010 Holiday Club
Account Today!!*

“NOT FOR PROFIT, NOT FOR CHARITY BUT FOR SERVICE”

Insights

Friendly Reminders

Make your loan payments on time. If you have any problems or concerns please feel free to contact Jodi Espinosa at extension 225. We are here for you.

The deadline for the 2009 Scholarship Program is January 23, 2010.

IRA contributions deadline is April 15 2010. If you have any questions please let us know.

Your 1098s and 1099s will be mailed out by the end of January 2010. If you don't receive them please give us a call.

IRA'S CONTRIBUTION LIMITS

2010 Under 50 years old: \$5,000
2010 Over 50 years old: \$6,000
Coverdell 2009: \$2,000 per child

Tax Loan Special

IRS back taxes can be a horrible thing for anyone to experience, especially if you owe a lot of money back to the government. Our credit union has the solution to your problems with our great tax loan special.

- **Borrow up to \$5,000.00**
- **Term up to 48 months**
- **Rate as low as 8.49% APR***

* Annual Percentage Rate. Effective January 15, 2010.



Here are the winners of our E-Statement Drawing:

\$150 Winner
Patrick Michel
\$100 Winner
Marcia Frank
\$50 Winner
Gerald Vitale

Congratulations!!!



Inactive Accounts

Rockland Employees FCU wants you to keep your account active, and take advantage of the many services we offer! All accounts that have no activity performed for twelve consecutive months, will be assessed a \$5.00 monthly fee. To avoid this fee, simply make at least one transaction on your account for the year. Contact a Member Service Representative for more information.



Dear Members:

As 2009 comes to an end, we would like to take a moment to share simple words of gratitude with you. Your loyalty as a member is deeply appreciated and gives us more reasons to celebrate and look forward to the fresh beginnings of a new year and the promise and potential 2010 may bring.

Best wishes for Peace and Joy this Holiday Season and a New Year of Health, Happiness and Prosperity. And most of all, we'd like to share two more words with you.

THANK YOU!!



Changed Your Address?

If you have moved or plan on moving in the near future, please stop into any of our five offices and let us know your new mailing address, phone number, and e-mail if you have one. This will enable us to provide you with uninterrupted service with all of the financial relationships you have with REFCU.

For security purposes, REFCU no longer changes addresses via post office notification, we request for you to fill out an account change card authorizing us to change your address.

If you have any questions please feel free to contact us.

Identify Theft

An estimated 3.6 million American consumers annually have their identities stolen, according to consumer experts, with the average loss per theft amounting to around \$2,500. While there is no guarantee that you won't be one of the victims, there are some basic precautions you can take to avoid being a target:

- Do not carry your Social Security card— keep it in a safe place.
- Release your Social Security number only when necessary —for example, on tax forms and employment records, or for banking, stock, and property transactions.
- Do not give account information or personal information over the phone unless you initiate call.
- Do not respond to e-mails from service providers asking to verify your account information's for "security" purposes or in response to "possible suspicious activity" on your account. If in doubt, go to the provider's secure website, log in with your user ID and password, and see if there is a legitimate message concerning your account. If still in doubt, call or contact the provider directly.
- Invest in a crosscut paper shredder and destroy all receipts, credit card offers, statements, and pay check stubs before throwing them away.
- Keep track of your mail. Review your monthly statements to ensure all credit and debit activity is correct. Unauthorized charges should be dealt with immediately. Missing statements should be reported to your account provider at once.
- Send bill payments from a secure mailbox (one that can be opened only by U.S. Postal Service employees).
- Review your credit reports annually to make sure they're accurate.



Tax-Tips — Get Organized

Time is once again drawing near for filling your income tax return. Whether you're doing your own, or having a professional prepare your return, it helps to do a little organizing now. Here are some tips:

Pull out last year's tax return. If you itemized your deductions, these will give you a good idea of your deductions for this year. Make a list. Now, start to gather receipts from various locations and put them into a folder or folders if you have numerous categories of deductions. If you find you are missing receipts, now is the time to go back to your sources and request duplicates.

Did you do any home repairs this year? Check with the IRS or your tax accountant to see if you qualify for any tax credits for energy savings improvements such as new windows, insulations, furnace, etc. How about donations to charitable organizations? Gather up receipts and/or check stubs as proof of donation.

Don't postpone. The closer you get to that April deadline, the less likely you are to take the time and care to get organized and do the job right!!

Holiday Closings for 2010

- Friday, January 1**, New Year's Day
- Monday, January 18**, M. Luther King
- Monday, February 15**, Presidents' Day
- Monday, May 31**, Memorial Day
- Monday, July 5**, Independence Day
- Monday, September 6**, Labor Day
- Monday, October 11**, Columbus Day
- Thursday, November 11**, Veterans Day
- Thursday, November 25**, Thanksgiving
- Friday, November 26**, Day After Thanksgiving
- Friday, December 24**, Christmas Day



Mission Statement

Rockland Employees Federal Credit Union is committed to providing the best possible financial services, value and financial education to its diverse membership.

Board of Directors

- Alma Sanders-Roman.....**President**
- Peter Sperber.....**Vice- President**
- Dr. Willie Bryant.....**Treasurer**
- Cheryl Freeman.....**Secretary**
- Pamela Alexander.....**Director**
- Basil Townsend.....**Director**
- Christine Barber.....**Director**
- Rosetta Coleman.....**Director**
- Russell Sisco.....**Director**

Our Offices

Main Office
170 East Central Ave
Spring Valley, NY 10977
Voice 845-371-5804
Fax 845-371-2652

R.L. Yeager Branch
50 Sanatorium Road, Building A,
Pomona NY 10970
Voice 845-364-3791

Hudson Valley DDSO
3 Wilbur Road
Thiells, NY 10984
Voice 845-429-3204

RPC Orangeburg Branch
Rockland Psychiatric Center
140 Old Orangeburg Road, Bldg., 1
Orangeburg, NY 10962
Voice 845-359-3900

Helen Hayes Hospital Branch
51-55 Route 9w
West Haverstraw, NY 10993
Voice 845-429-0251

**"Not for Profit, Not for Charity
but for Service"**

WE'RE ON THE WEB
WWW.REFCU.ORG



Call Us!!
Toll Free- 1-877-922-2822