

Not for profit. Not for charity. But, for Service.



ROCKLAND EMPLOYEES FEDERAL CREDIT UNION

Fall 2010

BOARD PRESIDENT ACTIVE IN OUR COMMUNITY

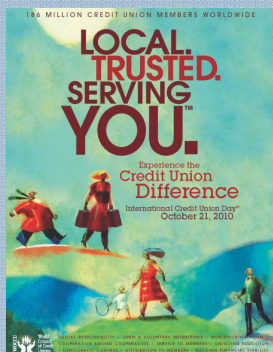
As highlighted in this month's issue of *The Work Force* (a CSEA publication)

Our Board President, Mr. Basil Townsend (Executive Vice President of CSEA Local 412) has been busy in the community providing union members crucial information regarding their rights as CSEA members. As an activist and top PEOPLE recruiter for the State of New York, Mr. Basil Townsend is in a unique position to raise awareness and help ensure the continued accessibility of

benefits to CSEA members such as: workers' compensation, Medicare, healthcare and Social Security. As Board President of Rockland Employees Federal Credit Union, Mr. Basil Townsend takes pride in the fact that REFCU was founded by CSEA members more than 48 years ago and feels a great sense of pride in continuing that tradition by fighting to increase CSEA member rights and grow the membership of important programs such as



PEOPLE and its' importance to the CSEA. We at REFCU applaud Mr. Basil Townsend for his continued efforts.



Celebrate Your Credit Union Ownership this October!

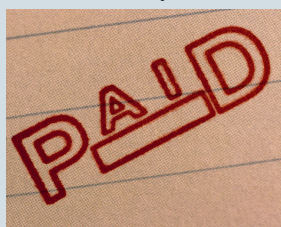
Do you know who owns the Rockland Employees Federal Credit Union? You Do! And this is just one of the many things that make credit unions unique and one of the membership benefits we'll recognize on October 21st when we celebrate International Credit Union Day.

Because they are unique in both structure and purpose, credit unions provide a viable option to for-profit financial institution for more than 186 million members worldwide.

To celebrate, REFCU will be holding a food drive with donations going to People to People in Nantuet. We will have donation boxes in each of our locations throughout October to accept your contributions. Non-perishable items include cereal, soups, baby food and formula, tuna fish and all other canned foods. All donations collected from REFCU's members and employees will remain in our local community to benefit our neighbors in need.

REFCU TO OFFER OVERDRAFT PRIVILEGE!

Do you ever find yourself with a lack of funds? Have you been late on bills because your checks haven't cleared? With Courtesy Pay these incidents can be a thing of the past. If you are not currently protected from overdraft by either a Share (Savings) Account of an Overdraft Line of Credit, and you are in good standings with REFCU, **Courtesy Pay will work for you!**



Here's how it works: Overdrafts on your checking account, up to a maximum of \$400 (including a \$20 fee per transaction) may be honored by the credit union. You then have 30 days to bring your account current by returning your account to a positive balance. To qualify for Courtesy Pay, you must meet the following criteria: Have an account with REFCU for at least 90 days / the account must have a positive balance for 1 day for every month / be up to date on all loans and accounts / not be subject to and legal, administrative order or levy.

We are very excited about this new product and how it can work for YOU!



Rockland Employees Federal Credit Union Would Like To Welcome Its Newest Employees!



Lizandra Blanco - Teller (Rockland Psychiatric Center)
Ryan De Block - Marketing Coordinator/Members Relations (Main Branch)
Ludaris Flores-Duran - Teller (Main Branch)
Barbara Leon - Teller (Hudson Valley DDSO Branch)
Yolanda Lanari - Lending/Collections Manager (Main Branch)
Alonzo Williams - Teller (Helen Hayes Hospital)

Save Paper. Save trees. Sign up for eStatement Today!

Paperwork has a way of piling up. And that's not good for the environment—or for you!! But with eStatement from your Credit Union, you can simplify your life and help save some trees at the same time.

What is eStatement? eStatement is simply an electronic version of your regular statement. You will receive an email letting you know that your information is ready to be viewed online.

Sounds easy. Is it secure? Yes. You will view your eStatement through our safe, secure online banking system.

Is there a charge for this service? No. eStatement is completely free.

Great! How do I sign up? Just visit www.refcu.org and log on to Virtual Branch. Then click on the Self Service tab on the left and click on eStatement. If you are not enrolled in online banking you can download the application from our website or pick it up at one of our branches and just fill it out and return it to any of our branches.

Relax with REFCU's Online Banking

With Rockland Employees FCU's Free Online Banking, Bill Payment, and E-Statements, you'll never have to leave the comfort of your home for most of your transactions!

With Online Banking, you can:

- View your account balances, transactions, and track your purchases
- Pay bills to virtually anyone in the US with online Bill Payment
- Transfer funds between your REFCU accounts
- View copies of your posted check images
- View your checking and savings statements online through E-Statements
- Make REFCU loan payments or credit card payments
- Stop payment on a check

Bank online with confidence - REFCU uses the most advanced encryption standards to protect your account as you conduct your financial business!

If you have direct deposit / payroll deduction and a loan, online Bill Payment is FREE!

Sign up today!



Phone - (877) 922-2822
Web - www.refcu.org

HEADQUARTERS

170 East Central Avenue
Spring Valley, NY 10977
(P) 845-371-5804
(F) 845-371-2652

HUDSON VALLEY DDSO

3 Wilbur Road
Thiells, NY 10984
(P) 845-429-3204

ROCKLAND PSYCHIATRIC CENTER

140 Old Orangeburg Road
Building 1, 2nd Floor
Orangeburg, NY 10962
(P) 845-359-3900 / (F) 845-359-7768

R. L. YEAGER BRANCH

50 Sanatorium Road, Build. A
Pomona, NY 10970
(P) 845-364-3791

HELEN HAYES BRANCH

51-55 Route 9 West
West Haverstraw, NY 10993
(P) 845-429-0251

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