

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

# ROCKLAND EMPLOYEES FEDERAL CREDIT UNION

Winter 2010



## Important Member Information

Please check your Cash In A Flash contract and make sure that you have enough money set up in Payroll Deduction / Direction Deposit in order to cover your payments. If you need to increase this amount or have questions call us or visit your local branch today!

The IRA contribution deadline is April 15, 2011. If you have questions please let us know.

We will be temporarily removing the ATM at our Helen Hayes Hospital branch on January 31st. Please bear with us as we arrange for a replacement ATM. We appreciate your patience during change of service.

Your 1098s and 1099s will be mailed out by the end of January 2011. If you don't receive them, please give us a call.

### IRA Contribution Limits

2011 Under 50 years old: \$5,000  
2011 Over 50 years old: \$6,000  
Coverdell 2010: \$2,000 per child

If you have moved or plan to move in the near future, please stop into any of our offices and let us know your new contact information. 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 that you fill out an account change card authorizing us to change your address.

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

## Greetings From All Of Us

As 2010 comes to an end, we would like to take a moment to share our personal gratitude with you. Your loyalty as a REFCU member is deeply appreciated during these difficult economic times we face. Your continued trust in our vision for the credit union gives us many reasons to celebrate the accomplishments seen during this year and provides the staff and board with the determination to plan greater endeavors for the coming year. We look forward to the promise and potential that 2011 will bring.

## We Want To Thank You!!!

The staff of Rockland Employees Federal Credit Union would like to thank all the members who contributed to our holiday food drive!

We have seen an overwhelming show of generosity in our Spring Valley, Helen Hayes Hospital and Rockland Psychiatric Center branches. We are all facing challenges during these economic times, but you have stepped up to the plate to assist your neighbor during this holiday season.



All donations are being given to the People to People food bank in Rockland County. What's great about them is that all of our donations will be given out to families in Rockland County.

This drive has been so successful that we plan to continue it through the remainder of the holiday season. **Thank you again for your generosity towards your community!**

## Did You Change Your Address?

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## Now Accepting Scholarship Applications

REFCU is offering college-bound high school seniors the opportunity to compete for three scholarships! REFCU will award a \$500 scholarship to one of our members. Additionally, you have the opportunity to compete for the statewide scholarships - 1st place is a scholarship of \$1,000 and 2nd place is for \$500.

**Call us or visit your local branch for additional information. The deadline for applications is January 21.**

'11  
Scholarship Program





**Save 10% on the  
Sprint Credit  
Union Member  
Discount Plan.**

## REFCU Is Proud To Offer You Sprint Savings!

As a member, you are eligible for this great new perk from Sprint:

- 10% off most regularly priced Sprint individual service plans.
- 15% off most regularly priced Sprint business service plans.
- Waived activation fee on new activations.
- Waived upgrade fee.

Call (877) 728-3428 and let them know you're a REFCU member.

## Now Is The Time To Catch Up On Your Loans

Did you know that being current on your loans will not only benefit you by improving your credit score, but it will enable us to offer you, our members, better products and services?

As a co-operative organization, the actions of "one" single member can effect the products that we offer "all" members. By not staying current on your loans, you are hurting your fellow member. We understand that times are tough, but we will work with you to design a repayment program that will work for you.

**YOU have the power to move this credit union forward! By repaying your loans you will help us to provide you with the products and services you deserve!**

## Tax Tips - It's Never Too Early To Start Preparing

Time is once again drawing near for filing your income tax return. Whether you do it yourself or have a professional prepare your return, it helps to do a little organizational preparation now. Here are some helpful tips:

1. Pull out your 2009 tax return. If you itemized your deductions, these will give you a good idea of your deductions for this year. Make a list and start to gather receipts and file them into folders specific to the category of deduction.
2. Did you do any home repairs this year? Check with the IRS or accountant to see if you qualify for any tax credits such as energy savings improvements.
3. Did you donate to a charitable organization. Provide proof of donation.

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

### Holiday Closings for 2011

**Saturday, January 1, New Years Day**

**Monday, January 3, New Years Day Observed**

**Monday, January 17, M Luther King**

**Monday, February 21, President's Day**

**Monday, May 30, Memorial Day**

**Monday, July 4, Independence Day**

**Monday, September 5, Labor Day**

**Monday, October 10, Columbus Day**

**Friday, November 11, Veterans Day**

**Thursday, November 24, Thanksgiving**

**Friday, November 25, Day after Thanksgiving**

**Monday, December 26, Christmas**



## Don't Let Your Account Become Inactive

REFCU 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 Services Representative today for more information.

**Phone - (877) 922-2822  
Web - [www.refcu.org](http://www.refcu.org)**

### HEADQUARTERS

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

### ROCKLAND

#### PSYCHIATRIC CENTER

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

#### HELEN HAYES BRANCH

51-55 Route 9 West  
West Haverstraw, NY 10993  
(P) 845-429-0251 / (F) 845-429-0382

### R. L. YEAGER BRANCH

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

### HUDSON VALLEY DDSO

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