



Winter 2011

HAPPY NEW YEAR!

Rockland Employees Federal Credit Union



Not for profit. Not for charity. But, for service.

Annual Service Charge

Dear Members,

The Board of Directors, Supervisory Committee and Staff would like to express their thanks for your continued support. Fees are never popular and we don't like to impose them but this \$10 investment in your credit will help us implement and maintain in maintaining the products and services we offer you. We will continue to provide you with excellent service.

Thinking about a New Car in 2012?

Turn your thinking into Action!

We can help make this happen for you. Visit your branch and complete a loan application. Click on the "Auto Buying Made Easy" tab on our website and search our database of cars.



Finally submit all required paperwork and we can process the loan within 24 hours. Our rates are competitive and our terms are flexible.

Visit www.refcu.org.



Call into your local branch or call us at **845-371-5804**.

Bill Payment Option



REFCU is **SUPER EXCITED** to introduce another option for you to pay your bills. **Bill Payment** is a new service which will allow you to pay your bills at your branch. No more worries about checks being lost in the mail! You will now be able to pay your bills, such as phone, gas, electric, cable television and store cards.

Some of the vendors we will be accepting bills from include: Macys, GAP, T-Mobile, Best Buy, Geico, O&R Sprint and Verizon; to name but a few. The cost for paying each bill is only \$0.99. This is a low price to pay for a lot of convenience. Ask about it Today!

Visa Gift Cards



Do you struggle to find gift ideas? Visa Gift Cards are a great gift for any occasion and are accepted everywhere; including retail stores and online merchants. REFCU members can purchase Gift Cards from \$25 to \$750 for a small fee of \$5.95. We are here to provide options, to make your life simpler!

Prepaid Debit Cards available at your Credit Union.

Ask us for details

excella™ Visa® Prepaid Debit Card



Home Equity Loan

Get More From Your Home, with a Home Equity Loan

There are great benefits to being a homeowner, especially if you have built up equity in your home. You could use that equity to pay for home improvements. You can get the project started. With REFCU's competitive Home Equity



Loans, you will be one step closer to having the home of your dreams. Please call us at 845-371-5804 or visit us to discuss our rates and your options.

We are here to help and advise!

Imagine the Possibilities



IRA Contribution Limits

2012 Under 50 Years old:
\$5,000

2012 Over 50 Years old:
\$6,000

IRA Contribution
deadline is **April 15th, 2012**

Your **1098's** and **1099's** will be mailed out by the end of January 31st, 2012. If you don't receive them, please call us.

For your convenience, we would like to remind you that there is an **ATM** in the lobby of Building 57 at the Rockland Psychiatric Center.

2012 HOLIDAY CLOSINGS

Monday, January 2,
New Years Day Observed

Monday, January 16,
M Luther King

Monday, February 20,
President's Day

Monday, May 28,
Memorial Day

Wednesday, July 4,
Independence Day

Monday, September 3,
Labor Day

Monday, October 8,
Columbus Day

Monday, November 12,
Veterans' Day observed

Thursday, November 22,
Thanksgiving

Friday, November 23,
Day after Thanksgiving

Tuesday, December 25,
Christmas Day

REFCU Wants to Thank You!

Rockland Employees Federal Credit Union would like to thank all the members who contributed to our Holiday Food Drive. Each branch received an array of food which was collected by the **"People to People"** foundation and was donated to the people in need throughout Rockland County. We are facing challenges during these



economic times, but you have stepped up to the plate to assist your neighbor during this holiday season.

"Giving a little helps a whole lot"



Now Accepting Scholarship Applications

REFCU members who are high school seniors and are college-bound for the first time in the Fall of 2012 have the opportunity to win one of several scholarships from the Credit Union Association of New York and REFCU. The deadline to apply is

January 20th, 2012. Call us, visit your local branch or log on to www.refcu.org for additional information.



Cash in a Flash

For those of you who applied for the Cash in a Flash loan and Skip a Pay program, we hope that we were able to help you with your financial needs over the holidays. Make sure that you have enough money set up in Payroll Deduction/Direct Deposit. If you have any questions, call us or visit your branch today!

CONTACT INFORMATION

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

Helen Hayes Branch
51-55 N Route 9W
West Haverstraw, NY 10962
(P) 845-429-0251
(F) 845-429-0382

Rockland Psychiatric Center
140 Old Orangeburg Road, Building 1
Orangeburg, NY 10962
(P) 845-359-3900 / (F) 845-359-7768
www.refcu.org

Dormant Accounts

Please note that if there is no activity in your account for twelve (12) consecutive months, your account will be considered dormant and a \$5 monthly fee will be applied. To avoid this \$5 fee, please use your account regularly.

Credit Union Member Discount Program



- * 10% off most regularly priced Sprint individual service plans.
- * 15% of 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.

