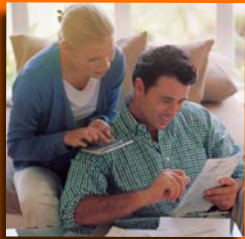


January 2009



Rockford Community Federal Credit Union

NEWS & Notes



We're here for you!

We at Rockford Community Federal Credit Union understand that our members occasionally suffer financial hardships. If your financial situation has changed and you are finding it difficult to maintain your financial situation, we may be able to help.

It's important to consider all of your options before risking your financial stability. There are numerous solutions available. To determine the best possible way to assist you we may need to review your current financial situation. Remember... We are here for you!

Important Dates

February 16th 2009- Open 1:00-5:30pm

March 11th 2009- Annual Meeting

April 10th 2009- Good Friday

Open 9:00am-1:00pm

AUTO LOANS...

One SWEET deal...One SWEET Rate!



*Rates as low as... **4.50% APR****

****SWEETHEART OF A DEAL PROMOTION!** Close on an Auto loan in the month of February and receive the following:

GREAT RATE

FLEXIBLE PAYMENT PLANS

\$100 VISA GIFT CARD

**ENTERED INTO A RAFFLE FOR A
FAMILY NIGHT OUT PACKAGE**

*APR determined by term, amount of the loan and borrower's credit score. Certain restrictions may apply. Rate subject to change. See Lending department for details.

**Loan Must be \$10,000 or more to qualify. Family Night Out will be a drawing held on the last day of the month. Offer expires 2/28/09.

We're here for you...
every step of the way!



Our Mission:
Fulfill members' needs
with the best products,
services and education

› **IRA's**
Individual Retirement Accounts
"start building your nest egg today"

Traditional IRA
Roth IRA

IRA SHARE SAVINGS...

3.03%APR*



Tax Time

Take advantage of direct
deposit....

More taxpayers are choosing direct deposit as the way to receive their federal tax refunds. It's a secure and convenient way to get your money in your pocket fast. To request direct deposit, follow the instructions for "Refund" on your tax return. You will need your account number and routing and transit number which is 272484179.

*Annual Percentage Yield, Rates are subject to change without notice
We suggest you verify rates by calling us at (616)866-8570.

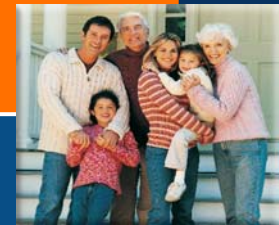
› **Mortgages**
The snow is falling...and rates are dropping!

Your credit union offers the perfect mortgage solutions to meet your lifestyle needs. Through a unique relationship with Brenda Spicer of Central States Mortgage, Rockford Community Federal Credit Union has expanded your financing opportunities, while helping you get the best rates.

Are you approved yet? This is the best time to buy a home. Before you visit your realtor, give us a call and we will give you a FREE pre-approval. Want Zero down? We have it! Brenda is the FHA/USDA Expert! Call or stop by and make an appointment with Brenda today!



Brenda Spicer
Mortgage Consultant
Central States Mortgage
Ph: 616-460-8841
Email:bspicer@csmc.net



› **Shared Branching**

We have partnered with the Xtend network to offer additional locations for your convenience. There are 160 locations that have become part of this extended network serving you. Visit our web site @ www.rcfcumember.com & click on the shared branching icon to get the most up to date information. You can use any branch where you see the X-tend logo.

Please note that fees and policies at these offices will vary. If you take advantage of the convenience of a shared branching office, you will be subject to their fees and policies. They will also require proper identification. Be sure to have your RCFCU account card and drivers license with you.

2009 Annual Meeting

Rockford Community Federal Credit Union will host its Annual Meeting on March 11, 2009. Business meeting first and open bowling immediately following. Stop by or call the credit union for more details.

Hours of Operation

Monday- 9:00am-5:30pm
Tuesday- 10:00am-5:30pm
Wednesday- 10:00am-5:30pm
Thursday- 9:00am-5:30pm
Friday- 9:00am-6:00pm
Saturday- 9:30am-1:00pm
(drive-thru only)

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