

NEWS & NOTES TODAY

Right for your financial needs. Right for you.

FEATURE ARTICLE: WE'RE GOING PAPERLESS!



In an effort to enhance efficiency and cut costs, Rockford Community Federal Credit Union is streamlining our processes by providing our members the opportunity to receive electronic versions of their statements or E-statements. These electronic versions of your statements can be viewed and stored on your home MAC or PC.

The new advancements in technology will eventually allow the Credit Union to phase out having to

mail paper statements. Members will still have the option to receive paper statements at the branch for FREE depending on their Member Rewards Level at the Credit Union.

This conversion is being done in an effort to provide additional products and services to our membership for no additional costs. This can be done with cost savings gained by choosing green.

The other main factor in this decision is the ever evolving issues

with global warming and the effect this is having on our environment. We understand the importance of taking responsibility for our current members as well as looking to the future and striving to prepare for members we will serve for generations to come. We invite you to join us in the Choose Green movement. Take the first step by signing up for E-statements today! If you need more information regarding E-statements call us at (616)866-8570.

DEBIT CARD REMINDER

ROCKFORD COMMUNITY FEDERAL CREDIT UNION HAS RECENTLY ENCOUNTERED SEVERAL INCIDENTS OF FRAUD OCCURRING ON DEBIT CARD USAGE OUTSIDE THE U.S. IN AN EFFORT TO PROTECT OUR MEMBERS FROM FRAUDULENT ACTIVITY WE HAVE BLOCKED ALL NON-US TRANSACTIONS. PLEASE NOTIFY THE CREDIT UNION IF YOU WILL BE TRAVELING OR PLANNING TO USE YOUR DEBIT CARD OUTSIDE THE U.S. SO WE CAN MAKE PRIOR ARRANGEMENTS

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UPDATE: MORE OPTIONS!

BRANCH CLOSINGS:

Columbus Day:

Monday Oct. 12-CLOSED

Veteran's Day:

Wednesday Nov. 11- OPEN
1:30pm-5:30pm

Thanksgiving Day:

Thursday Nov. 26- CLOSED

Day after Thanksgiving:

Friday Nov. 27- OPEN
9am-2pm

Christmas Eve:

Thursday Dec. 24- OPEN
9am-1pm

Christmas Day:

Friday Dec. 25- CLOSED

New Year's Eve:

Thursday Dec 31- OPEN
9am-1pm

New Year's Day:

Friday Jan. 1/ 2010- CLOSED

SHARED BRANCHING



Whether you're out of town or running errands, don't forget that you can conduct a majority of your credit union transactions at any of our 185 Shared Branching Locations!

For a complete listing of locations and hours visit us online at www.rcfumember.com and click on the X-tend Shared Branching Location Icon seen below.

Contact us at

(616)866-8570



MEMBER REWARDS PROGRAM

Rockford Community Federal Credit Union allows Member's to earn rewards by simply participating in the Credit Union. The more products and services you use the more points you earn and the more points you earn the more rewards you receive. Points are calculated each month and your reward level is posted when you sign into It'sMe 247 online banking and your reward level also prints on your statement. Do you know what reward Level you are? If not contact us today and we can show you how to take advantage of this FREE program and begin earning rewards today!

REWARDS LEVELS

BASIC 0-99 points
SILVER 100-199 points
GOLD 200-299 points
PLATINUM 300+

IMPORTANT REMINDER

Credit Union mail cannot be forwarded. If you have a change of address please make sure to notify the credit union ASAP so we can update our records. If the Credit Union receives notification from the US Postal Service, there will be a \$2 charge.

UPDATE: MORTGAGE LOANS

Rockford Community Federal Credit Union is proud to announce our NEW loan offerings of FHA and Rural development loans. This will allow homeowners the opportunity to purchase new homes with a low or no down payment option, upon qualification. These programs are designed to help those looking to purchase a new home the opportunity to attain safe and affordable housing.

Also, as an additional incentive first time home buyers qualify for an \$8,000 tax credit if they purchase a home before December 31, 2009.

Rates for refinancing are at their lowest in history, take the time to sit down with our Mortgage Consultant, Ed Ross, and analyze your current situation. You may be able to save years on your loan or lower your monthly payment. Call Ed Ross today! (616) 340-3014



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CHRISTMAS CLUB PAYOUT

Funds from your current Christmas Club Account will be transferred on October 1st to your savings account. Current deductions will continue and remain the same towards your 2010 payout.

If you don't have a Christmas Club but are interested in opening one please contact the Credit Union to do so.

INTERNATIONAL CREDIT UNION DAY

Join us on Thursday October 15 for light refreshments as we celebrate International Credit Union Day. We take great pride in this day that is celebrated in over 91 countries worldwide. This is just a small way of us saying "Thank You" for allowing us to be your Credit Union! Not only do we offer great services to our member's we also offer better rates, lower fees, financial advice and member education.