

Rocket City Federal Credit Union Rocket Report



Members Helping Members

FALL 2013

Fall Into Savings



For every Purchase or Refinance of a Car, Boat or Motorcycle through November 27, 2013 members will be eligible to “Pick a Pumpkin” and Fall into Savings.

Pumpkins will contain a .10% - .50% APR* discount on originally qualified interest rate.*

*Loan must be over \$10,000 to qualify *No in-house refinancing *Must retain loan for 1 year *Must meet credit worthiness and be a current member *Other restrictions apply. *APR=Annual Percentage Rate

For Your Information

Offices will be closed:

Monday, October 14 - Columbus Day

Monday, November 11 - Veterans Day

Visit www.ezcardinfo.com to stay in touch with your Rocket City Federal Credit Union credit card transactions.

Remember to use one of our ATM's, Home Banking with Bill Payment, Mobile Banking or Audio Response for your convenience during hours that our offices maybe closed.

Rocket City Federal Credit Union Members are eligible for discounted Prices

offered by companies like Sprint, GM, DIRECTV and more with the *Invest in America program*



Say Hello to the Sprint Credit Union Member Discount from Invest in America:

- **10% off select regularly priced personal service plans**
- **15% off select regularly priced business accounts**
- **Waived Activation Fees on new lines**
- **Waived Upgraded fees**



Invest in America's Credit Union Member Discount from GM helps members like you save hundreds, even thousands on a new Chevy, Buick or GMC in three great ways:

- **Get preferred pricing on most new Chevy, Buick or GMC vehicles**
- **Stack dealer incentives on top of the Credit Union Member Discount from GM**
- **Save with low vehicle loan rates from Rocket City Federal Credit Union**



If you're a member that's moving or just looking for the ultimate TV experience, we can help you save \$160 with DIRECTV and Invest in America. With a new activation you can get:

- **\$120 discount, broken down to \$10 off each month for the first 12 months, reflected on your monthly statements**
- **\$40 rebate from Invest in America to you**

Visit lovemycreditunion.org for more details on all current specials

MEMBER APPRECIATION DAY

Friday, October 18, 2013



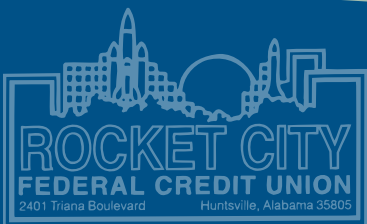
Daily door prizes for the week and refreshments on Friday will be given away to every member that stops by to visit our offices. A \$100.00 cash prize drawing will be held on Friday at each office at the end of business day for all members that have registered (one entry per member). We appreciate our loyal members and want to say *THANK YOU* for your continued support of Rocket City Federal Credit Union.

HELP KEEP THE GERMS AWAY

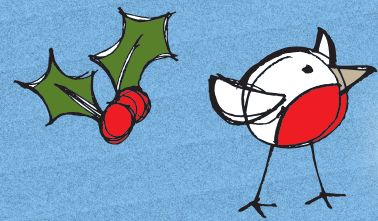
At Rocket City Federal Credit Union, we are committed to protecting the health of our members, their families and our employees. We are requesting that our members who have flu like symptoms (i.e. fevers above 100 degrees) to restrict their transactions to the drive thru access at the main office, 2401 Triana Boulevard. Only if the need arises, the credit union will utilize certain operation changes in order to serve our members promptly and safely. We also offer a secure and convenient alternative through our Home Banking and Call 24 automated systems.

Have you set up your Password?

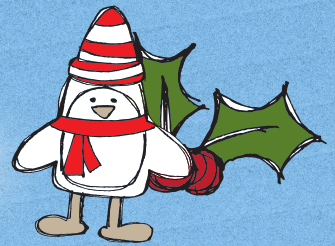
Did you know telephone inquiries about your personal account information require a password? Next time you are in our office, be sure to set-up or update your password (of your choice) in order to help us maintain the highest standard of quality control and protection of your privacy.



www.rocke



Holiday Skip-A-Payment



Be on the lookout for the “Holiday Skip a Payment” arriving in your mailbox. The Holidays can cause your monthly budget to stretch a little further. In order to help meet those needs, we are offering you the opportunity to skip a loan payment during the holidays.

“The Holiday Skip a Payment” program is only available on certain loan types, so it’s possible you may not receive one for every loan you have with Rocket City Federal Credit Union. All real estate, share and certificate secured loans, open-end loans and any consumer loan less than three months old are excluded from the program. Loans with G.A.P insurance having previously skipped two payments are also excluded.

A small processing fee of \$35 will be charged for each loan “skipped” and interest charges will continue to accrue. “Skipped” loan payments that are set for payroll deduction will be applied to savings instead of your loan when the payment is received. By “skipping” a payment, the maturity/ final payment date as disclosed on the note, truth in lending disclosure and/or security agreement will be extended beyond the date originally disclosed.

HOLIDAY HOURS

Our offices will have special hours during the upcoming Holiday Season. In order to better serve our members, we are providing a list for the upcoming season.

Thanksgiving Holiday:

Open 8:00-5:00 Wednesday November 27th
Closed Thursday and Friday November 28th and 29th

Christmas Holiday:

Open 8:00-12:00 Christmas Eve
Closed Wednesday Christmas Day

New Year’s Holiday:

Open 8:00-12:00 New Year’s Eve
Closed New Year’s Day

CHRISTMAS LOANS

Christmas Loans will be available November 1st through December 24th. Apply online or come by either location for an application and get a head start on your Christmas shopping!

Debit Card Abuse Policy

Rocket City Federal Credit Union provides debit cards to members who we believe can manage their debit card use within the limits of available funds, including any amounts available under Overdraft Privilege for members that have opted in to payment of overdrafts for everyday debit card and ATM transactions. We have established this procedure to address debit card usage that results in unauthorized overdrafts in excess of the amounts that are available to pay debit card transactions.

Rocket City Federal Credit Union maintains a debit card available balance for each account. This balance, if available, may allow those debit card holders who have remaining available limit including, if applicable, an overdraft privilege limit, to complete a transaction via debit card or ATM. These transactions, if within the available limit, are considered reasonable.

Any and all debit card and/or ATM transactions in excess of the debit card available balance create an unauthorized overdraft on your account and are considered to be unacceptable use of the debit card.

A standard overdraft notice and two card warning notices will be sent to the cardholder incurring an unauthorized overdraft. Upon the third occurrence, a card suspension notice will be mailed to the cardholder.

Until contact is made with the member, the debit card(s) will be suspended. Contact may include telephone or in-person communication. Upon contact, the member will be given the opportunity to have additional funds made available through their debit card by opting in or through other arrangements. Cards may be reactivated at Rocket City Federal Credit Union’s discretion.

LOCATIONS

MAIN OFFICE

2401 Triana Boulevard
Huntsville, AL 35805
256.533.0541
Fax 256.533.4248

BRANCH OFFICE

200 Westside Square, Suite 48
Huntsville, AL 35801
256.536.0091
Fax 256.536.4891

CU- 24 AUDIO RESPONSE

1.888.454.9210

WEBSITE

www.RocketCityFCU.org

FACEBOOK

www.facebook.com/RocketCityFederalCU

EMAIL

generalinfo@rocketcityfcu.org

VISA INFORMATION

www.ezcardinfo.com

AUTOMATIC TELLERS

ROCKET CITY ATMs

HUNTSVILLE UTILITIES

1145 Jordan Road - Drive Up
1100 Pulaski Pike - Drive Up
4203 Triana Boulevard - Walk Up
112 Spragins Street - Walk Up

SAFETY COMPLEX/MUNICIPAL COURT:

815 Wheeler Avenue - Walk Up

MADISON COUNTY COURTHOUSE:

100 North Side Square - Walk Up

CITY OF HUNTSVILLE

ADMINISTRATION BUILDING:

308 Fountain Circle - Walk Up

You may also use any Redstone Federal Credit Union ATM with no surcharge.

Locate the ATM nearest you at:

www.STAR.com/locator or

www.accelexchange.com

OFFICE HOURS:

Monday, Tuesday, Thursday, Friday

8:00AM-5:00PM

Wednesday 8:00AM - Noon

SERVICES

Share (savings)/Share

Draft (checking)

Club Accounts

Home banking

Call 24

Mobile Banking

VISA Debit Card

VISA Credit Card

ATMs

Free First Order of Checks

Free Checks to

Members of Over 55 Years Old

Safe Deposit Boxes

Direct Deposit

Traveler's Cheques

Money Orders

Share Certificate

IRA's

Gap Protection

Six Flags Tickets

Discount Insurance Rates

Personal Loans

Automobile Loans

Mortgage Loans

Overdraft Loans

Vacation Loans

Christmas Loans

Boat Loans

Motorcycle Loans

Shares Secured Loans

Motor Home Loans

We are an Equal Credit Opportunity Lender. Qualifications must be met on all loans. Rates and loan availability subject to change without notice. Your loan interest rate will be determined by your credit worthiness as well as other factors, such as the length of your loan. Savings Federally insured to \$250,000 by the NCUA.



Remember to "LIKE" us on Facebook
www.facebook.com/rocketcityfederalcu
and follow us on Twitter @RocketCityFCU



Huntsville, AL 35805
2401 Triana Blvd.



PRSR STD
AUTO
U.S. POSTAGE
PAID
DECATUR, AL
35601
PERMIT No. 789