

Rocket Report

SPRING 2014

Members Helping Members

LIFE SAVING STORM SHELTER LOANS

FOR AS LOW AS \$157.77 PER MONTH*



Rocket City Federal Credit Union wants you and your family to have a safe, convenient location when storms are near. Two years ago we started a storm shelter program to help our members acquire the life-saving shelters that are so desperately needed. We are currently offering homeowners storm shelter loans as low as 3.90% APR*. Feel free to stop by and our staff will be happy to help you.

*APR = Annual Percentage Rate *Must meet credit worthiness and be a current member. *Payments based on a \$7000 loan at 3.90% APR for 48 months. *Other terms available.* Other restrictions apply.

For Your Information

Offices will be closed: Monday, May 26 - Memorial Day



Looking to take a much needed vacation?

Come by Rocket City Federal Credit Union to get a Vacation Loan and buy your ticket to paradise today! Apply online today or call 256-533-0541 for more information.

STILL TIME TO MAKE 2013 IRA CONTRIBUTIONS

The 2013 calendar year may be behind us but, you still have time to make your 2013 IRA contribution. In fact, you have until your 2013 tax due date not including any extensions. For most people that means April 15, 2014 to contribute up to \$5,500 for last year and \$6500 if age 50 or older.

TAX TIME!

We have tax loans to assist you with taxes that you may owe "Uncle Sam". A repayment



plan of 12 months and a low interest rate will solve the unexpected "bill due". Disbursements will be made directly to the Internal Revenue Service or State Department of Revenue. Contact a loan officer for more information or apply online today!

NOTICE:

Income Tax Loans are available through April 15, 2014

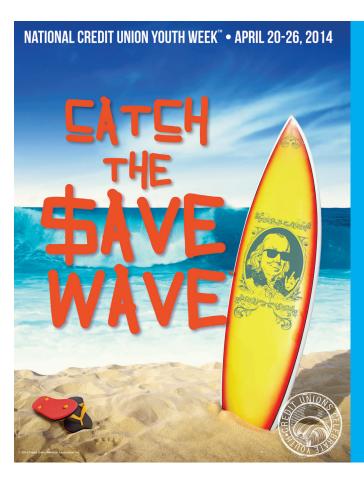
MOBILE & ONLINE BANKING



Our newest branch is in the palm of your hand and/or in the comfort of your home with mobile and online banking. Access your accounts using your iPhone or Android phone devices. You can also create account alerts to be sent to your phone or email account for low balance thresholds, deposit activity, and other account activity items. Visit our website at **www.rocketcityfcu.org** and visit the Virtual Branch for more information today!



www.rocke



Do you have a youth in your life that is under the age of 18?

Help teach them that saving can be fun with Rocket city Federal Credit Union.

In order to be entered into a drawing for a chance to win a \$50 Toys R Us gift card you must come into either location between now and April 26th

- To open up a Piggy Bank Club Account or a Young Adult Account or
- If an existing Piggy Bank Club or Young Adult Account holder, make a deposit

With regular small deposits you and your child will be able to watch the money grow along with the child. As deposits are made, they will receive a prize to encourage the benefits of saving.

*Must be a Piggy Bank Club or Young Adults account member to enter drawing.*Winning ticket will be chosen and the winner will be contacted at close of business, April 26th, 2014.



PROTECT YOUR INFORMATION:

Protecting your financial identity is very crucial. Together with Rocket City Federal Credit Union, you can take steps to prevent and detect identity theft and fraud. The most important step to protecting yourself is to never give out account information to anyone that comes asking for it. Rocket City Federal Credit Union does not call, text or send emails to ask for account information. Remember - we already have it!

You can also take advantage of your free annual credit report check, which gives an overview of your credit accounts from all financial

institutions. Free credit reports are available under Federal law at: AnnualCreditReport.com. To receive your free annual credit report you can visit www.annualcreditreport.com or call toll free 877-322-8228.

- If you get an email, phone call or text alert about an account, don't respond before you verify that it's legitimate. It is best to verify by initiating a call to the institution before responding to any communication.
- Use strong passwords that are hard to guess, and never share them with anyone.
- Many of the same precautions used for desktop computers should be taken to protect mobile devices. Devices should be password protected and programs should only be downloaded and installed from trusted sources.

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

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

SERVICES

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.



NCUA

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



Huntsville, AL 35805 2401 Triana Blvd.



Birmingham, AL. Permit # 2020 **DIA9** U.S. Postage Presorted Standard