

# Rocket Report

A Publication by Rocket City Federal Credit Union | "Members Helping Members"

October, November, December 2015

*Get ready to Fall Into*

# SAVINGS!

MEMBER  
APPRECIATION DAY  
& SHRED DAY,  
OCTOBER 16TH

CHRISTMAS  
LOANS AVAILABLE  
NOVEMBER 1ST

GET READY  
FOR HOLIDAY  
SKIP-A-PAYMENT



See page 3 for details...

# 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 need 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, any consumer loan less the 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.

## CHRISTMAS LOANS **0% APR\*** *Interest Rate*

November 1st - December 24th

**\$500 LOAN,**

\$25 APPLICATION FEE, \$50 PAYMENT

**\$1,000 LOAN,**

\$50 APPLICATION FEE, \$100 PAYMENT

**\$1,500 LOAN,**

\$75 APPLICATION FEE, \$150 PAYMENT

**\$2,000 LOAN,**

\$100 APPLICATION FEE \$200 PAYMENT

**\$2,500 LOAN,**

\$125 APPLICATION FEE, \$250 PAYMENT

Loans will be encouraged to be placed on payroll deduction at a 10 month repayment for your convenience. Must be RCFUCU member to apply. All loans subject to credit approval. Other restrictions apply. Typical Payment on a \$500 Loan would be 10 monthly payments at \$50. \*APR = ANNUAL PERCENTAGE RATE



Credit Union is federally insured by the National Credit Union Administration. We are an Equal Housing Lender.

## Ways to Save For the Holidays



### **Rocket City Rewards VISA Credit Card:**

Earn points with every purchase and redeem those points for holiday gifts for everyone! ScoreCard has a robust catalog of over 1600 items including name-brands like Dyson, Apple and Sony. With as little as 700 points you can start redeeming today! Apply Today!

### **Holiday Loans:**

- Available throughout November and December and scheduled on a 10 month repayment for your convenience.

### **Holiday Skip A Pay:**

RCFCU members can postpone a payment on an eligible loan during the holiday season.

### **Christmas Club:**

- Join our over 375 members who benefit from having a separate savings account just for holiday spending! On average, our members with Christmas Club Accounts save over \$800 for their holiday spending. You can add money to this account all year long with automatic payroll deposits or anytime you have extra cash.



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[www.facebook.com/RocketCityFCU](http://www.facebook.com/RocketCityFCU)

Follow us on Twitter  
[@RocketCityFCU](https://twitter.com/RocketCityFCU)

Visit us online at  
[www.rocketcityfcu.org](http://www.rocketcityfcu.org)

# CONFUSED ABOUT *Chip Cards?*

**New or Renewing VISA Credit Cards will soon feature chip technology.** This embedded microchip provides increased security against fraud by encrypting customer data when used at chip-enabled registers.

**What is a Chip Card?** A chip card is a credit card embedded with a microchip. This “chip” turns your account info into a one-time unique code when used at a chip-enabled register. This code adds an additional layer of fraud protection to your card.

## It's easy to pay at a chip-enabled terminal:

1 Insert the chip end of the card into the chip-enabled terminal with the chip facing up.



2 Keep the card in the terminal throughout the transaction and enter your PIN when prompted. (Or select CREDIT)



3 Remove your card when prompted and take your receipt. Keep in mind, you may need to sign for your purchase if you select CREDIT.



If a merchant is not yet chip-enabled, you can still swipe your card to pay.



# Get ready to Fall Into SAVINGS!

**Now Through November 30th 2015**

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

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



\*APR=Annual Percentage 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. Offer expires 11/30/15.



**LOVE MY CREDIT UNION REWARDS**

Members have saved over \$1 billion with Love My Credit Union Rewards.

Start saving today at [LoveMyCreditUnion.org](http://LoveMyCreditUnion.org)



**GMC**

♥ to shop



**Join our Loyalty Club!**



Receive alerts on special rates, upcoming events, and credit union news!

Text RCFCU to 51660



## LOCATIONS

### MAIN OFFICE

2200 Clinton Avenue  
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](http://www.rocketcityfcu.org)

### EMAIL

[generalinfo@rocketcityfcu.org](mailto:generalinfo@rocketcityfcu.org)

### VISA INFORMATION

[www.ezcardinfo.com](http://www.ezcardinfo.com)

## ROCKET CITY ATMs

### MAIN OFFICE

2200 Clinton Avenue - Drive Up

### 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

Locate the ATM nearest you at:

[www.STAR.com/locator](http://www.STAR.com/locator) or  
[www.accelexchange.com](http://www.accelexchange.com)

### OFFICE HOURS:

Monday, Tuesday, Thursday, Friday  
8:00AM-5:00PM  
Wednesday 8:00AM - Noon

### PRIVACY POLICY:

Federal law requires us to tell you how we collect, share, and protect your personal information. Our privacy policy has not changed and you may review our policy and practices at [www.rocketcityfcu.org](http://www.rocketcityfcu.org) or we will mail you a free copy upon request if you call us at 256-533-0541

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.



2200 Clinton Avenue  
Huntsville, AL 35805



Stay connected with Rocket City!

**FOLLOW US TODAY!**

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



## Member Appreciation Day

Join us on Friday, October 16th for Member Appreciation Day in celebration of International Credit Union Week. There will be complimentary refreshments and giveaway items for members of the credit union that stop by during the day. Each of our offices will be celebrating Credit Union Day on Friday.



## Shred Day

As part of our member appreciation day, our main location will also have a free Shred Day between the hours of 11:00 AM to 1:00 PM. Document Destruction Services will be on hand in the main office parking lot to handle your shred materials. Please limit the items to paper records only.

## 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.

**Columbus Day:**  
Closed Mon, Oct 12th

**Thanksgiving Holiday:**  
Open Wed, Nov 25th  
8:00am - 12:00pm

**Christmas Holiday:**  
Open Thur, Dec 24th  
8:00am - 12:00pm  
Closed Fri, Dec 25th

**New Year's Holiday:**  
Open Thur, Dec 31st  
8:00am - 12:00pm  
Closed Fri, Jan 1st

**Veterans Day:**  
Closed Wed, Nov 11th

Closed Thur & Fri,  
Nov 26th & 27th