

Rocket Report

A Publication by Rocket City Federal Credit Union | "Members Helping Members" January - March 2016



HAPPY NEW YEAR

Celebrate the new year and enter for your
chance to win \$25,000 from TurboTax!



Brought to you by:



See page 3 for details!

ANNUAL MEETING
AND BOARD
OF DIRECTORS
ELECTION NOTICE

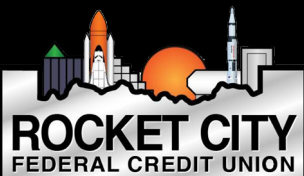
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UNEXPECTED
EXPENSES?
JOIN THE CLUB!

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MOBILE REMOTE
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Annual Meeting

AND BOARD OF DIRECTORS ELECTION NOTICE

Monday, March 21, 2016 at the Jaycees Building

Credit Union will be closing at 4:00 PM. Refreshments will be served starting at 6:00 PM

Business meeting beginning and door prizes at 7:00 PM.

THE POWER TO PROTECT YOUR DEBIT CARD IS IN YOUR HANDS

Safeguard your debit card from fraud, directly from your mobile phone! Download the Card Valet app from iTunes and Google Play stores today to take back control of your debit card. You decide when and where your debit card can be used.

**NEW
SERVICE!**

Some benefits include:

- *Turn on and off*
- *Control use*
- *Receive alerts*

DON'T FORGET YOUR IRA *Contributions*

Prior year 2015 contributions are due by April 15, 2016. You may be able to contribute up to \$5,500; and for owners age 50 and older, you may be able to contribute up to \$6,500. With the deadline for making your IRA contributions fast approaching, it is important to understand the IRA options available to you. There are two main types of IRAs - traditional IRAs and Roth IRAs.

The Traditional IRA is a long term savings plan that enables you to build a retirement fund on which you pay no federal income taxes on the earnings until you start to make withdrawals. Every IRA contributor receives this benefit. In addition, many wage earners are eligible for a full federal tax deduction.

The Roth IRA allows you to invest after tax dollars today, let the investment of your earnings grow tax-deferred and take qualifying withdrawals tax-free. If you satisfy an IRA 5-year holding period and satisfy one of four qualifying events, those tax-deferred earnings become tax-free. Roth IRA's afford no tax deductible contribution.

For more information about an IRA account, please contact Ava at 256-533-0541 ext. 111.



Faster Tax Refunds

Don't wait for the mail carrier to deliver your IRS Tax Refund. Have it directly deposited to your account at Rocket City FCU. It is convenient, safer and faster! Use the routing number 262275848 and your account number when filing your taxes.



Stay connected with Rocket City!

LIKE us on Facebook
www.facebook.com/RocketCityFCU

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

Visit us online at
www.rocketcityfcu.org

THE SMARTER WAY TO YOUR BIGGEST REFUND - TURBOTAX

Rocket City Federal Credit Union has teamed up with Love My Credit Union Rewards TurboTax® program to get you your maximum refund, savings of up to \$15 on TurboTax federal products, **and a chance to win \$25,000!** Just try TurboTax Online for FREE (and provide your email address) by February 18th to be automatically entered in the TurboTax \$25,000 Payday Sweepstakes¹. Start TurboTax now!

This year, file your taxes the smarter way, and get your biggest possible refund – guaranteed. TurboTax® guides you every step of the way. Plus, you can save up to \$15 on TurboTax federal products.

- TurboTax translates taxes into simple questions about your life and puts everything in the right forms for you.
- TurboTax searches over 350 deductions and credits, so you won't miss a thing.
- TurboTax runs error checks and a final review to help make sure your taxes are done right.

Start TurboTax now!

The TurboTax credit union member discount is just one of many member discounts available with the Love My Credit Union Rewards program. Members have saved over \$1.4 billion with exclusive offers from these great partners:

- Receive a 10% discount (business members a 15% discount) on select regularly priced Sprint monthly data service. Plus, waived activation fee on new lines and upgrade fees (\$36 savings each)
- Get safety and security of roadside assistance and more for less than \$1 per week* with CU Road Pal
- Save up to \$200 on new DIRECTV service with monthly bill credits and a \$140 gift card
- Receive a \$100 gift card and smoke communicator with new a ADT monitored home security system
- Earn cash back when you shop at over 1,500 online retailers with Love to Shop

**The more offers you take advantage of, the more you save.
Start saving today at LoveMyCreditUnion.org.**

¹ TurboTax \$25,000 Payday Sweepstakes. NO PURCHASE OR FINANCIAL DISCLOSURE NECESSARY. Open to legal residents of the fifty (50) United States or the District of Columbia, 18 years of age or older at time of entry. Void in Puerto Rico and where prohibited by law. Sweepstakes ends 2/18/16. Subject to complete Official Rules and all applicable federal, state and local laws. For Official rules including odds of winning, alternate method of entry, and prize descriptions, visit the Official Rules. PRIZES: One (1) Grand Prize: A check for \$25,000. Retail value, \$25,000. Ten (10) First Prizes: A check for \$1,000. Retail value, \$1,000 each. Maximum retail value of all prizes is \$35,000. The odds of winning a prize depend upon the total number of eligible entries received by the end of the Promotion Period. SPONSOR: Intuit Inc., 7535 Torrey Santa Fe Rd, SDG-2A-03-22H, San Diego, CA, 92129. © 2015-2016 Intuit Inc. All rights reserved. State filing charges apply. Limited time offer for TurboTax 2015. Terms, conditions, features, availability, pricing, fees, service and support options subject to change without notice. Intuit, TurboTax and TurboTax Online, among others, are registered trademarks and/or service marks of Intuit Inc. in the United States and other countries. Other parties' trademarks or service marks are the property of their respective owners.



JOIN THE CLUB!



Wouldn't it be nice to have cash when you need it? Unexpected car repairs, money for vacation or cash for Christmas? Rocket City FCU has the solution. With our direct deposit and payroll deduction plan, you can watch your club accounts grow without having to do a thing! When the time comes, the money will be available and ready to spend.

Following are three plans that are based on a bi-weekly pay which is received 26 times a year:

\$50.00 (EACH PAY) PLAN

Savings - \$ 5.00 = \$130 yearly
Vacation - \$ 15.00 = \$390 yearly
Christmas - \$ 30.00 = \$780 yearly

\$75.00 (EACH PAY) PLAN

Savings - \$ 5.00 = \$130 yearly
Vacation - \$ 20.00 = \$520 yearly
Christmas - \$ 25.00 = \$650 yearly
Roth IRA - \$ 25.00 = \$650 yearly

\$150 (EACH PAY) PLAN

Savings - \$ 10.00 = \$260 yearly
Vacation - \$ 23.00 = \$598 yearly
Christmas - \$ 40.00 = \$1,040 yearly
Roth IRA - \$ 77.00 = \$2,002 yearly

Having a few hundred dollars at the right times in your life will make all the difference. Using our plan will set aside money so you have it when you need it. Knowing you have a plan can bring you great relief and motivate savings to make life easier.

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

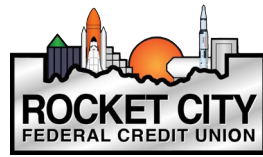
www.rocketcityfcu.org

EMAIL

generalinfo@rocketcityfcu.org

VISA INFORMATION

www.ezcardinfo.com



2200 Clinton Avenue
Huntsville, AL 35805



Stay connected with Rocket City!

FOLLOW US TODAY!

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

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 or
www.accelexchange.com

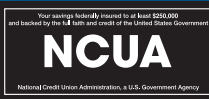
OFFICE HOURS:

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 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.



VISA[®] SCORE CARD REWARDS 2015

Members that used their Rocket City VISA Credit Card were rewarded a total of **\$27,504.90 total cash back in 2015!**

With each qualified* purchase you make, you'll earn an annual Cash Back reward. The more you use your card, the greater your cash reward. With a low fixed interest rate of 9.75% APR** and no annual fee, there's no better time to start earning your cash back rewards.

Visit www.ezcardinfo.com for the immediate Rocket City Federal Credit Union VISA credit card transactions.

*Qualified purchases do not include cash advances, balance transfers, convenience checks, or returns. **Annual Percentage Rate.

WHAT IS MOBILE REMOTE DEPOSIT?

Mobile Remote Deposit is a free, secure, online banking service that allows eligible members of Rocket City Federal Credit Union to deposit funds using their smartphone into their credit union account.

How do I endorse my checks? Endorse your check with your name as it appears on the front of the check, and include the following information:

For mobile deposit only, your signature, account #, and date" Example: "For mobile deposit only, John Doe, #1234567, 1/15/16."

Are there limits on the amount of funds or number of checks I may present through Mobile Remote Deposit? Yes, \$2,000 per day; 3 checks per day

Holiday Hours:

Martin Luther King Jr. Day:
Offices will be closed Monday, January 18th, 2016