

# Rocket Report

A Publication by Rocket City Federal Credit Union | "Members Helping Members" January - March 2017

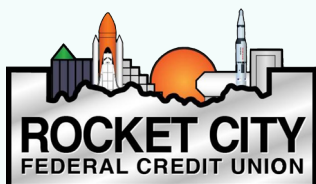


## Shovel Away HOLIDAY DEBT

Rates as-low-as  
**0.00% APR\***  
for 12 Months!

*Consolidate your high-interest credit card balances by switching to our Lower Interest Rate Credit Card!*

\*APR= Annual Percentage Rate. Interest rate good for twelve (12) months, for balance transfers made from January 1, 2017 through January 31, 2017. Rates and loan availability are subject to change without notice. Must meet credit worthiness and be a current member. All loans are subject to credit approval. Other restrictions apply.



2017 ANNUAL  
MEETING

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TRY TURBO TAX AND  
GET A CHANCE TO  
WIN \$25,000

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UNEXPECTED  
EXPENSES?  
JOIN THE CLUB!

Page 3

# VISA® SCORE CARD REWARDS



Members that use their Rocket City VISA Credit Card are eligible for cash back rewards when they create a Score Card Rewards account. To get there, just click the Score Card Rewards link on our home page at [www.rocketcityfcu.org](http://www.rocketcityfcu.org).

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](http://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.

## TRAVELING?



Be sure to let us know when you are traveling to help prevent your card from being declined.

# Annual Meeting

## AND BOARD OF DIRECTORS ELECTION NOTICE

*Monday, March 20, 2017 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.*

## DON'T FORGET YOUR IRA

### Contributions

Prior year 2016 contributions are due by April 17, 2017. 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 IRAs afford no tax deductible contribution.

For more information about IRA accounts, you can visit our main office or call us at (256) 533-0541.



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

Follow us on Twitter  
@RocketCityFCU

Visit us online at  
[www.rocketcityfcu.org](http://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 16th to be automatically entered in the TurboTax \$25,000 Payday Sweepstakes<sup>1</sup>. 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.

## Rocket City FCU Members Get Exclusive Discounts from Love My Credit Union Rewards

Everyone loves to save, especially on products and services you use every day. That's what Love My Credit Union Rewards is all about. Members have saved nearly \$2 billion in discounts from valued partners through Love My Credit Union Rewards. You can save too with valuable discounts from these partners:

- \$100 cash reward with every new line switched to Sprint! Current customers will receive \$50 for every line transferred. Plus, a \$50 loyalty reward every year for every line!\*
- Save up to \$15 on TurboTax federal products!
- Get an exclusive smoke communicator and a \$100 gift card with a new ADT monitored home security system.
- Get trusted protection at true savings with TruStage Auto & Home Insurance Program.
- Shop and get cash back at over 1,500 online retailers with Love to Shop.

**To find out more and learn about other valuable discounts, visit [LoveMyCreditUnion.org](http://LoveMyCreditUnion.org). You get all these offers and discounts just for being a member of Rocket City FCU!**

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, who are customers of participating Financial Institutions or employees of participating businesses. Void in Puerto Rico and where prohibited by law. Sweepstakes ends 2/16/17. 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: 1 Grand Prize: A check for \$25,000. Retail value, \$25,000. 12 First Prizes: A check for \$1,000. Retail value, \$1,000 each. Maximum retail value of all prizes is \$37,000. 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-03-22E, San Diego, CA, 92129.

\*Activ. Fee: Up to \$30/line. Credit approval req. Sprint Credit Union Member Cash Rewards Offer: Offer Ends 12/31/2017. Avail. for eligible credit union members and member employees (ongoing verification). Tax ID req. to establish business acct. Switch to Sprint and receive a \$100 cash reward for each new smartphone line activation. Reqs. port-in from an active number (wireless or landline). Existing customers receive a \$100 cash reward for each new smartphone line activation and/or a \$50 cash reward for each smartphone line transferred to program. New lines req. activation at point of sale. Max 15 lines. Sprint acct must remain active and in good standing for 31 days to receive Cash Reward. Excludes MBB devices, tablets and Sprint Phone Connect, upgrades, replacements and ports made between Sprint entities or providers associated with Sprint (i.e. Virgin Mobile USA, Boost Mobile, Common Cents Mobile and Assurance.) May not be combinable with other offers. \$50 Loyalty Cash Reward: Members can earn one \$50 cash reward annually when Sprint acct remains active and in good standing for 1 year. Max 15 lines. Cash Reward: Cash Reward issued by CU Solutions Group. Allow 6-8 wks for Cash Reward to be deposited to your Credit Union acct. If the Cash Reward does not appear after 8 wks, visit [lovecmycreditunion.org/sprintrewards](http://lovecmycreditunion.org/sprintrewards). Other Terms: Offers/coverage not avail. everywhere or for all phones/networks. May not be combinable with other offers. Offer, terms, restrictions, and options subject to change and may be modified, discontinued, or terminated at any time without notice. Restrictions apply. © 2016 Sprint. All rights reserved. Sprint and the logo are trademarks of Sprint. Other marks are the property of their respective owners.

Join our Loyalty Club!



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

Text RCFCU to 51660



# 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.

## 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)

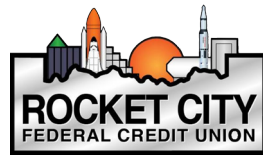
### OFFICE HOURS:

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 up to \$250,000 by the NCUA.



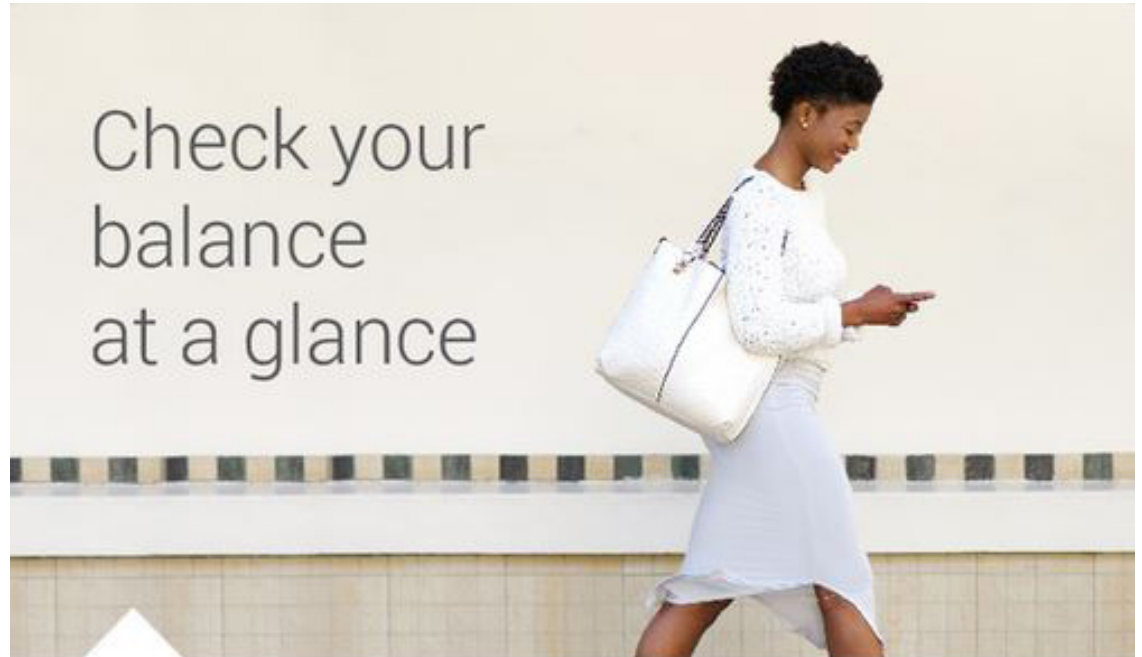
2200 Clinton Avenue  
Huntsville, AL 35805

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

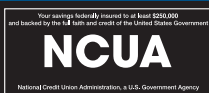


Stay connected with Rocket City!

**FOLLOW US TODAY!**



Try Instant Balance in our updated mobile app.



## *Holiday Closings:*

*Dr. Martin Luther King Jr. Day – Monday, January 16th*