# Rocket City Federal Credit Union "Members Helping Members" October - December 2018

# Get ready to... FALLINTO SAVINGS

Now Through October 31, 2018 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 10/31/18.





Help yourself and your fellow Credit Union members by making a TAX DEDUCTIBLE donation to the Rocket City FCU Foundation before the year ends. The Foundation was designed to help members in need of financial assistance who have suffered unfortunate circumstances. You can donate in person, at one of our offices, or over the phone.



During the months of November and December, you can bring in non-perishable food items to be donated to families in need. Food items may include...

- Cheese or peanut butter crackers
- Beef jerky
- Applesauce
- Pudding
- Fruit cups
- Granola/Cereal bars
- Ramen noodles
- Tomato juice
- Packaged nuts
- Trail mix
- Fruit snacks

- Dried fruits
- Peanut butter
- Any kind of pasta
- Spaghetti sauce
- Canned vegetables
  and fruit
- Macaroni and cheese
- Boxed drinks and juices
- Canned meats
- Bags of rice or beans



in November or December

Skip A Payment\* on your loan(s), during November or December. You decide how to use the extra cash! Be on the lookout for the "Holiday Skip a Payment" arriving in your mailbox. "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.

\*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.

Violation.org

# cash back shopping

to shop

Love to Shop is a fun and easy way for Rocket City Federal Credit Union members to earn cash back when you shop online at over 1,500 of your favorite stores. Every time you earn \$15 or more in cash back from your purchases, you'll receive a check with the cash back you earned!

Shop using your credit union credit card and save even more money with the great low rates!

To learn more about Shop America or to register for free, visit LoveMyCreditUnion.org.

#### TRAVELING?

Be sure to let us know when you are traveling to help prevent your card from being declined. Contact us at 256-533-0541





Stay connected with Rocket City!

LIKE" us on Facebook www.facebook.com/RocketCityFCU Follow us on Twitter @RocketCityFCU

Visit us online at www.rocketcityfcu.org



\*APR= Annual Percentage Rate. Interest rate good for twelve (12) months, for balance transfers made from January 1, 2019 through January 31, 2019. Rates and Ioan 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.





## **TAILGATE** FRIDAYS

Visit our main office during Tailgate Fridays and play a game of corn hole to be entered in for a chance to win prize. Tailgate Fridays are September 28, October 26, and November 9.



### **MEMBER APPRECIATION**

This year Member Appreciation will be October 19. Be sure to visit our main office for refreshments, giveaways, and entrance into a CASH prize drawing.



#### We've got you covered with our easy Holiday Loans!

Available November - December 2018 See a loan officer for details.

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

**ROCKET CITY ATMs** 

MAIN OFFICE 2200 Clinton Avenue - Drive Up

HUNTSVILLE UTILITIES 1145 Jordan Road - 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 co-opcreditunions.org/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 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.





Available at both Rocket City Federal Credit Union locations.

\$3.00 purchase fee



VISA

#### Holiday Closings:

Columbus Day – Mon, Oct 8th • Veteran's Day – Mon, Nov 12th Thanksgiving – Wed, Nov 21st closing at 2:00pm, Closed Thur & Fri, Nov 22nd & 23rd Christmas – Mon, Dec 24th closing at noon, Closed Tue, Dec 25th