

# Rocket Report

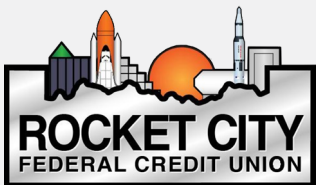
A Publication by Rocket City Federal Credit Union | "Members Helping Members"

January - March 2019

DID YOU  
**BREAK**  
THE **BANK**  
THIS HOLIDAY SEASON?



**Transfer Your Existing Credit Card Balance  
To Our *Visa® Credit Card* For  
**0.00% APR\*****



\*APR = Annual Percentage Rate. Interest rate good for twelve (12) months, for balance transfers made from January 1, 2019 through January 31, 2019. Credit card transfers must come from another financial institution, not valid for current Rocket City FCU credit cards. Rates and loan availability are subject to change without notice. Must meet credit worthiness and be a member. All loans are subject to credit approval. Other restrictions apply.



# 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 18, 2019 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 2018 contributions are due by April 15, 2019. 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](https://twitter.com/RocketCityFCU)

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

# SAVE ON TURBOTAX AND GET A CHANCE TO WIN \$25K!



As a Rocket City Federal Credit Union member, you can save up to \$15 on TurboTax® — the #1 best-selling tax software. With TurboTax, you'll get your taxes done right and your biggest possible refund — plus a chance to win \$25,000!

- Get a chance to win \$25K. Just try TurboTax Online for free by February 14th (and provide a valid email address) to be automatically entered to win the TurboTax \$25,000 Sweepstakes.<sup>1</sup>
- TurboTax has you covered. TurboTax is up-to-date on the latest tax laws and guarantees 100% accurate calculations, so you can be confident your taxes are done right.
- Real CPAs review your return. With TurboTax Live, you can talk with a CPA or EA onscreen for unlimited advice and a final review of your return.

**To enter the sweepstakes and access the member discount, click on the TurboTax web banner located on our credit union's website.**

Visit <http://turbotax.intuit.com/loyalty/guarantees.jsp> for TurboTax product guarantees and other important information. Limited time offer for TurboTax 2018. Discount applies to TurboTax federal products only. 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.

TurboTax \$25,000 Sweepstakes. NO PURCHASE OR FINANCIAL DISCLOSURE NECESSARY. Open to legal residents of the 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 2/14/19. Subject to complete Official Rules and all applicable federal, state and local laws. For Official rules including participating Financial Institutions and business, 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.

## ENJOY EXCLUSIVE SAVINGS EVERY DAY



### More Savings with Love My Credit Union Rewards!

In addition to the TurboTax discount, members have saved nearly \$2 billion with exclusive offers Sprint®, ADT, TruStage, and cash back shopping with Love to Shop. The more offers you take advantage of the more you save.

- The BENefits of credit union membership will have you seeing dollar signs. Right now, credit unions members can get cash rewards for each new line you activate with Sprint®!
- Get an exclusive smoke communicator and a \$100 gift card with a new **ADT** monitored home security system. Call 844-703-0123 to activate this special offer.
- Get trusted protection at true savings with the **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!**

\*Activ. Fee: Up to \$30/line. Credit approval req. Sprint Credit Union Member Cash Rewards Offer: Limited time offer. 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 from 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 [lovemycrreditunion.org/sprintrewards](http://lovemycrreditunion.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. © 2018 Sprint. All rights reserved. Sprint and the logo are trademarks of Sprint. Other 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

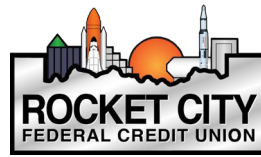
[www.rocketcityfcu.org](http://www.rocketcityfcu.org)

### EMAIL

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

### VISA INFORMATION

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



2200 Clinton Avenue  
Huntsville, AL 35805

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



Stay connected with Rocket City!

**FOLLOW US TODAY!**

## 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](http://www.STAR.com/locator)

or [co-opcreditunions.org/locator](http://co-opcreditunions.org/locator)

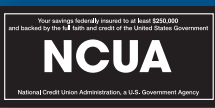
### OFFICE HOURS:

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

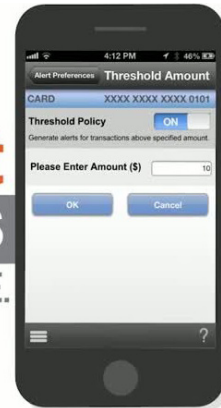
### PRIVACY POLICY:

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](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.



**CardValet**  
**ALERTS**  
YOU'RE IN CHARGE.



## CARD VALET FRAUD PROTECTION

Protect yourself with fraud protection with CardValet.

- Real time alerts keep you informed when your card is used.
- Transaction controls allow your cards to work only in specific locations or geographic areas.
- When your cards are "off," no withdrawals or purchases will be approved.

**For more information on CardValet, visit [www.cardvalet.com](http://www.cardvalet.com)**

## Holiday Closings:

**Dr. Martin Luther King Jr. Day – Monday, January 21st**