

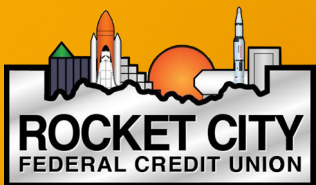
Rocket Report

A Publication by Rocket City Federal Credit Union | "Members Helping Members" January - March 2020

START THE NEW YEAR OFF WITH CLEAN FINANCES!



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, 2020 through January 31, 2020. 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.



RCFCU ON-THE-GO: ONLINE BANKING



VIRTUAL BRANCH

No more working banking into your schedule. With Rocket City's Virtual Branch, we come to you with anytime access to online banking and bill pay. Monitor your account activity, transfer funds, pay bills, and much more whenever it's convenient for you. To learn more or to sign up visit one of our branches or go to rocketcityfcu.org.

- Fast, secure, and free service for RCFCU members
- Monitor account activity, helpful for preventing fraud and overdrafts
- Transfer funds between your credit union accounts
- View account history (deposits, cleared checks, etc.)
- Make credit union loan payments
- Pay one-time or recurring bills
- Pay all bills through one screen
- Schedule payments in advance

TRAVELING?



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



Annual Meeting

Monday, March 16, 2020 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.



Do you have a big event coming up? Home improvements? Or how about that dream vacation? Our Personal Loan, with **rates as-low-as 6.99%APR***, was designed with you 'our member' in mind. We would be more than happy to sit down to review your options and see if a personal loan is the right fit for you!

*APR = Annual Percentage Rate. As low as rates will be based upon credit worthiness. Posted rates shown are not available for all terms. The max term is provided to disclose the term we use to calculate payments for Rocket City Federal Credit Union's open-end loan products.

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

TREAT YOURSELF TO YOUR MAXIMUM REFUND



AND GET A CHANCE TO WIN \$25K!

Treat yourself to a stress-free tax season! Rocket City Federal Credit Union has teamed with TurboTax to **save you up to \$15** on TurboTax and a chance to win \$25,000.

TurboTax makes it easy to find the best solution for your unique tax situation. **Simple filer? Homeowner? Independent contractor, freelancer or side-gigger?** TurboTax has a product that is right for you.

You can **file with confidence** knowing that TurboTax guarantees 100% accurate calculations, running thousands of error checks as you go. And with TurboTax you'll get your **biggest possible refund fast**.

Visit turbotax.intuit.com/lp/youy/guarantees.jsp for TurboTax product guarantees and other important information. Limited time offer for TurboTax 2019. 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 2/13/20. Subject to complete Official Rules and all applicable federal, state and local laws. For Official rules including participating Financial Institutions and businesses, 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-1A-04-05B, San Diego, CA, 92129.

ENJOY EXCLUSIVE SAVINGS EVERY DAY



MORE FROM LOVE MY CREDIT UNION REWARDS THERE'S NEVER BEEN A BETTER TIME TO SWITCH TO SPRINT.



Rocket City Federal Credit Union members can get up to \$200 cash when you switch to Sprint. Plus, get \$100 annual loyalty reward and 25% off select accessories in Sprint stores.

Try Sprint's improved LTE service for 30 days worry-free. Get their 100% Total Satisfaction Guarantee and see why Sprint is the right choice to save you money.

It's easy, here's how it works:

1. Switch to Sprint.
2. Register your new line(s) at LoveMyCreditUnion.org/SprintRewards.
3. In six to eight weeks, your cash rewards will be deposited directly into your credit union account.

To find out more and learn about other valuable discounts, visit LoveMyCreditUnion.org/Melvin. You get all these offers and discounts just for being a member of Rocket City FCU.

Sprint Cash Reward: Via deposit. \$100/line, max 2 lines. Req. active. On eligible plan and registration at lovemycreditunion.org/sprintrewards within 30 days of active. Loyalty Reward: Via deposit. \$100/yr./acct.

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 for those unexpected rainy days or that much needed vacation? How about a little extra 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

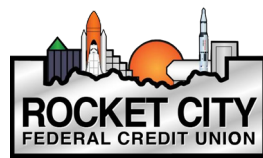
www.rocketcityfcu.org

EMAIL

generalinfo@rocketcityfcu.org

VISA INFORMATION

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

or co-opcreditunions.org/locator

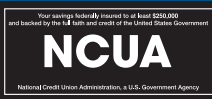
OFFICE HOURS:

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.



Don't Forget YOUR IRA CONTRIBUTIONS

Prior year 2019 contributions are due by April 15, 2020. You may be able to contribute up to \$6,000; and for owners age 50 and older, you may be able to contribute up to \$7,000. 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.**

Holiday Closings:

Dr. Martin Luther King Jr. Day – Monday, January 20th