

Rocket Report

A Publication by Rocket City Federal Credit Union | "Members Helping Members" January - March 2021

SAVING

ISN'T ROCKET SCIENCE!

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, 2021 through January 31, 2021. 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.





Love My Credit Union®
rewards

Exclusive savings for RCFCU members. Sign up and start saving at lovemycreditunion.org



Annual Meeting

Monday, March 15th 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 2020 contributions are due by April 15, 2021. 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.

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

Visit us online at
www.rocketcityfcu.org

SICK, BAD WEATHER OR WHATEVER...

ROCKET CITY FCU IS THERE FOR YOU!



TEXT ALERTS:

Text RCFCU to 51660 to receive alerts and credit union news.

CONSTANT CONTACT:

Sign up via email to receive email alerts and news

VIRTUAL BRANCH:

Access your account online from the comfort your own home.

- Account balance
- Transfer Funds
- Set alerts & reminders
- Send money with Zelle
- View transaction history
- Make loan payments
- Online bill pay with Check Free

MOBILE BANKING:

Sign up for Virtual Branch, you can access your account from your smart phone.

- Account balance
- Transfer Funds
- View transaction history
- Mobile check deposit

CARDVALET:

Provides complete debit card control.

- Turn your card on/off
- Schedule alerts
- Restrict card transactions
- Set Spending limits
- Deter fraud

ATMS:

We have 8 ATMs in the Huntsville area

SHARED BRANCHING LOCATIONS:

<https://co-opcreditunions.org/locator/>

FOR UPDATES VISIT:

www.rocketcityfcu.org

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.

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.

TRAVELING?



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

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

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

MADISON COUNTY TAG OFFICE:

100 Plaza Blvd – 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.

Tornado Season is just around the corner!

We have Storm Shelter Loans to keep your family safe.

Call (256) 533-0541 for details.



Holiday Closings:

*Dr. Martin Luther King Jr. Day – Monday, January 18th
President's Day - Monday, February 15th*