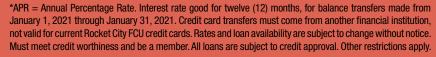
# Rocket City Federal Credit Union | "Members Helping Members" January - March 2021













### Love My Credit Union®

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











### SimpliSafe<sup>®</sup>









### 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



### **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
- View transaction history

Transfer Funds

• Mobile check deposit

### **CARDVALET:**

Provides complete debit card control.

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

### 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.



#### 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

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

**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.







2200 Clinton Avenue Huntsville, AL 35805





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### Holiday Closings:

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