

Summer 2015



REFCU News



53rd Annual Meeting



We celebrated our 53rd Annual Meeting on Tuesday, May 19 at the Helen Hayes Hospital. Congratulations to Dr. Willie Bryant, Jody Fox and Alma Roman who were re-elected for another 3 year term on the Board of Directors. Victoria Vieira was the lucky winner of the \$500 New York Credit Union Association Scholarship. CEO, Miriam Fernandez presented her with a certificate of achievement and her scholarship award. Congratulations and we wish her every success.

Getting Ready to Retire?

We value you as a member and would like you to remain a member, even after you retire. If you are retiring, you don't have to close your account. We want you to continue your financial relationship with us. For more information, please contact your member services team.

Empire State Credit Union to Merge with the Rockland Employees FCU

We are pleased to announce that Empire State Credit Union, located at 45 Kennedy Drive, Spring Valley NY, will merge with us on August 2nd, 2015. This action will make Rockland Employees FCU stronger with over \$35m in assets to serve over 6,000 members. What makes this merger really work is that both organizations share philosophies focused on the members. We're on the same page in understanding our members' needs and finding ways to help them achieve their financial goals and dreams. We believe this will be a win-win for both member-ships as this merger will create a ROCK solid credit union.

Refinance your Auto with REFCU and SAVE!



REFCU can beat your current auto loan rate financed with another lender by at least 1% APR* to SAVE you HUNDREDS of dollars. You may be eligible to save even higher than 1%. Speak to our loan department to see how much we can save you. But hurry! This offer won't last long. Visit or call your branch.

*Offer not valid on auto loans currently financed with REFCU, floor rate is 1.85% APR, may be eligible to save even higher than 1% APR, must meet credit union lending guidelines.

AUTO LOAN SPECIAL

RATES AS LOW AS
1.99% APR* NEW
2.99% APR* USED

Summer is here and it is time for change, so why not purchase a new auto and take advantage of our Low Rate Auto loans. We know you want the best financing available when it comes to your vehicle purchase. Our competitive low rates mean you could save money on your auto loan from the day you drive off the lot. Rates are as low as 1.99% APR* for a new car and 2.99% APR* for a used car. Visit your branch today.

* Rates for this product are as low as stated for a term of 36 months. Other rates and terms available. Rate is based on an evaluation of applicant credit, term, vehicle model year, and loan to value of the vehicle. Total amount financed, term, and use of either MSRP for new vehicle values and NADA book value for used vehicles. Your rate and total amount financed may vary from stated rate and maximum financing. Must meet credit union guidelines.

"Not for Profit, Not for Charity, But for Service."

GOING ON VACATION?

Purchase

Foreign Currency at REFCU



Travelling abroad? We have partnered with eZforex.com to offer fast delivery of foreign exchange and the best available exchange rates. This is a secure, safe and simple method to buy foreign exchange. Purchase foreign currency from 100+ countries and you can return any unused foreign currency at the same rate as originally purchased. The fee is \$14.50 for this service. You may select whether to have the currency shipped to your home or branch location.

JOIN REFCU ON THE ANNUAL TRIP



The Annual Family Trip to Lake Compounce in Bristol, CT was rescheduled from Saturday, June 27 to Sunday, August 9 due to bad weather. Tickets are \$79 per person which includes: Bus, Admission and food (BBQ). Kids aged 3 years and under go FREE. The bus will leave Spring Valley at 8:00am and will leave the park to return to Spring Valley at 7pm. Food will be served from 12pm - 2:30pm. This will be a fun-filled day for all the family. You can pay for your tickets with cash, check or pay in installments. If you wish to reserve tickets, please call 845-371-5804 x 222.



Rockland Employees FCU wants to encourage you to become financially independent. That is why we've established a partnership to make sure you have access to the following services: Money management counseling, credit report reviewing, home purchase education, foreclosure prevention counseling, identity theft solutions and debt repayment options. To start using these great FREE services, call 1-888-456-2227 or log on to www.balancepro.net. Become financially balanced!

Sprint



Remember to take advantage of the Sprint CU Membership Discount. You can save 10% - 15% off your bill and accessories. Sprint will also waive the activation and upgrade fee. Ask your branch for more details and start saving \$\$\$ today.

ONLINE BANKING



Think how convenient it would be to check your balance, transfer funds between accounts and maintain your accounts all from the convenience of your home. REFCU offers fast accurate and secure access to your accounts. You can do it all when you sign up for Online Banking. Once you have your online banking set up, you can sign up for e-Statements. You can also do your banking from the palm of your hand when you download the 'Touchbanking' app from the App Store or Google Play on your smartphone or tablet.



When you purchase an auto from Enterprise Car Sales before July 31 you will get 0.75%* off your approved rate. Enterprise Car Sales will also give you the following: 12/12 Limited Powertrain Warranty, 12 month roadside assistance and a 7-Day Repurchase Agreement. Trade-Ins are welcome. Preview the great selection of quality used vehicles at enterprisecarsales.com/c-uautos or call 866-227-7253. You can also call us at 845-371-5804 for pre-approval. Purchase the car of your dreams today!

*APR= Annual Percentage Rate. 0.75% off your approved rate. This is a buy down rate. The amount of the buy down will not affect the price of the vehicle. Current rate will vary based on credit worthiness and terms. Financing for qualified Rockland Employees Federal Credit Union members. Offer valid only on Enterprise Car Sales vehicles purchased 06/01/15 - 07/31/15.

National Credit Union Youth Month

We celebrated National Credit Union Youth Month during the month of April. For every youth account that was opened during this month, each child's name was entered into a drawing to win a kindle fire. Member, Yuri Gillaume was the lucky winner. As part of the celebration, we had a Kid's Day on Saturday, May 2. The kids learned about the importance of saving with a credit union, they participated in competitions and won some prizes. This was a great day and we would like to thank all our members who attended.



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