



REFCUNews

refcu.org

FALL 2026

2+2=4U

Year End Auto Refinance Event!

- LOWER RATE + LOWER PAYMENT = MORE \$\$
- NO CAR PAYMENT FOR THE HOLIDAY SEASON!

LIMITED TIME
Nov 1-Dec 31



*Offer not valid on auto loans currently refinanced with REFCU. 2.00% off your current rate per your Agreement/Contract with your lender. Floor rate is 4.49% Annual Percentage Rate. No payments for 60 days. Interest will accrue at your stated rate from date of loan origination. Maximum Loan to Value of 125%. Must meet all REFCU lending guidelines.

Apply Today:

ONLINE @ REFCU.ORG

● IN BRANCH

Your Dream Home Is Within Reach!



Buying a home is one of the biggest financial decisions you'll make, but getting a mortgage doesn't have to be complicated or overwhelming. For REFCU members, the mortgage process is designed to make financing your home more convenient, efficient, and secure. Whether you're purchasing your first home, or looking to refinance an existing mortgage, we can help connect you with the financing resources you need to move forward with confidence.

One of the biggest advantages of obtaining a mortgage through REFCU is the focus on making the process straightforward. Instead of navigating the mortgage process on your own, we are here to provide a convenient path from application to financing. Call our lending department to discuss your options or proceed to the online application at refcu.org.

DOUBLE-UP

HOLIDAY LOAN PACKAGE

CASH IN A FLASH

\$750

To Apply

- Be a member for at least 1 year
- Application with recent paystub
- May be employed for at least 1 year
- Only one CIF Loan at a time
- No prepayment penalty
- 6 month term, rate 25.00% APR*
- \$15 processing fee

Apply
Online
Dec 1-13

LOYALTY LOAN

\$1,200

To Apply

- Be a member for at least 1 year
- Application with recent paystub
- May be employed for at least 1 year
- Must have a checking account
- Must have 3 additional services**
- 12 month term, rate 12.00% APR*
- \$15 processing fee

*APR = Annual Percentage Rate

** Must have any 3 of the following services: ATM Card, Courtesy Pay, Bill Payment, Visa Debit Card, Audio Response, e-Statements, Direct Deposit, Online Banking, Payroll Deduction or Mobile Banking.

Refer-A-Family Promotion

WINNER

We ran a Refer-A-Family Member promotion during the summer and we want to thank everyone who participated. We're excited to announce that Finnah Pessima was our lucky winner. She won tickets to Dorney Park.

We truly appreciate your support and the opportunity to welcome more families into our community. Congratulations, Finnah.

Holiday Club Account

One simple way REFCU members can prepare for the holidays is by setting money aside throughout the year with a Holiday Club Account. This account is separate from your savings and checking accounts, so you can easily keep track of how much you've saved toward your holiday budget. Visit refcu.org and click on 'Open an Account' and add a Holiday Club Account. Open 11/1/26 - 02/15/27.

International CU Day

On Thursday, October 15th, credit unions around the world will come together to celebrate International Credit Union Day, a special occasion recognizing the history, achievements, and people who make the credit union movement so meaningful. We invite our members to stop by and celebrate International Credit Union Day with us. It's our way of saying thanks for being part of our credit union family and for allowing us to serve you. Come enjoy some refreshments on Thursday, October 15th between 9-11am, and connect with fellow members, and help us celebrate the cooperative spirit.

REFCU VISA credit card

Earn Rewards with Every Purchase!

Looking for a convenient way to manage everyday purchases? Consider applying for a REFCU VISA credit card! Enjoy the convenience of credit while earning Score-Card Rewards on eligible purchases. Whether you're shopping, dining, traveling, or handling unexpected expenses, your credit card can be a great financial tool. The Holidays are coming so make sure you have one in your wallet. Apply online and start enjoying the benefits of being a cardholder!

Skip-A-Payment

Give yourself a little extra breathing room this holiday season. With our December Skip-A-Pay, eligible borrowers can skip their December loan payment and enjoy some extra cash for holiday expenses.

To Qualify for Skip-A-Pay:

- No negative shares.
- No delinquent loans.
- \$20 processing fee for the first loan and \$10 for each loan thereafter. You must have these funds in your account at the time of application.
- Mortgages, home equity, credit cards, loyalty, cash in a flash, emergency and birthday loans are excluded.

IMPORTANT NOTICE

We are pleased to announce and warmly welcome Sherry McGill as the new President of REFCU Board of Directors. She brings a wealth of experience, leadership, and dedication to serving members and strengthening the credit union community. With a commitment to member service, she looks forward to building on the strong foundation that has made our credit union a trusted financial partner. We look forward to her leading the organization into the future!

Fraud Alert

We have received reports of scammers calling members from phone numbers that **appear to belong to Rockland Employees Federal Credit Union.**

Never share your digital banking credentials, debit card number, PIN, security codes, or one-time verification codes over the phone.

If you receive a suspicious call, **hang up immediately** and contact us directly using a trusted phone number, or send us a secure message through Digital Banking.

Rockland Employees Federal Credit Union will never ask you to provide a one-time verification code over the phone.

