



Take Advantage of the Equity in your home with a Home Equity Loan!

A Home Equity Loan from Rockland Employees Federal Credit Union can provide a smart and affordable way to access the value you've built in your home while maintaining the comfort and stability of homeownership. A home equity loan can be an excellent financing option because it often offers lower interest rates than credit cards and many unsecured loans, since your home serves as collateral.

Many homeowners use home equity loans for:

- Home renovations and remodeling projects
- Debt consolidation
- College tuition and educational expenses
- Major purchases
- Emergency expenses
- Wedding or family event



By consolidating higher-interest debt into a lower-rate home equity loan, borrowers may be able to simplify their finances and potentially reduce their monthly payments. Our experienced lending team can help you explore your options and determine whether a Home Equity Loan is the right choice for your situation.

Drive Away with More Savings: New, Used, and Refinance Auto Loan Options.

Whether you're shopping for a brand-new vehicle, purchasing a reliable used car, or looking to lower your current monthly payment, Rockland Employees Federal Credit Union is here to help with competitive auto loan solutions. Our new and used vehicle loans offer affordable rates, flexible terms, and personalized service to help get you behind the wheel with confidence. Already have an auto loan elsewhere? Refinancing through Rockland Employees Federal Credit Union could help you secure a lower rate, reduce your monthly payment, or pay off your loan faster. Visit us today to discover how easy and affordable vehicle financing can be with a trusted local credit union that puts members first.



**QUICK & EASY
APPROVAL**



**COMPETITIVE
RATES**



**FLEXIBLE
TERMS**



**NO PAYMENTS
FOR 90 DAYS**

Verification of Accounts

What is account verification?

Best practices



Our auditors are conducting a verification of member acts. If your statement does not agree with your records, please explain in writing to: Fontanella & Babitts, 271 Route 46W, D-109, Fairfield, NJ 07004. If correct, no reply required.

Travel Notification

Use your REFCU Visa credit card without interruption by informing us when you plan to travel out of the country. By doing so, it makes us aware of foreign transactions on your account.

Apple Pay & Google Pay

If you're still reaching for your wallet every time you make a purchase, you may be missing out on one of the easiest and most secure ways to pay. By adding your credit union credit card to Apple Pay or Google Pay, you can make purchases quickly using your smartphone, smartwatch, or other compatible devices. Digital wallets provide an added layer of security by using encrypted payment information rather than sharing your actual card number with merchants. Whether you're shopping in stores, online, or within apps, Apple Pay and Google Pay offer a fast, convenient, and contactless payment experience. Contact your credit union today to learn more about it.

ARE YOU MOVING?

Update us with your address

CHANGE YOUR PHONE # ?

Update us with your phone #

CHANGE YOUR EMAIL?

Update us with your email

Attention: Members with existing loans

Please ensure that your automatic payments are properly established prior to your upcoming due date. If you are not currently enrolled in automatic payments, you may submit your payment using your debit card through the Message Pay platform, via ACH transfer, or by visiting your credit union in person.

If you have any questions, we are happy to assist you.

New Online Banking Security Feature



The protection of your personal information is very important to us. We are pleased to announce an added login security feature that helps guard your personal information by adding another layer of identity verification to online financial interactions.

How does this feature work?

When logging into online banking on your device, you will receive a message (text or voice) on your phone with a 6 digit code. You will be asked to enter this code to complete the login process. This feature takes the place of answering security questions when logging into online banking. This feature is also available in the mobile app. If you have any questions regarding these changes, please contact us at 1-877-922-2822.

Important Information

Members must maintain a minimum balance of \$25 for individual and \$50 for joint account in their account to keep it in good standing. If your balance falls below this amount, you will need to add funds to your account to restore it to the required minimum at your credit union.

Choose REFCU when Looking for a Loan!

Life is full of opportunities, milestones, and unexpected expenses and having the right financial partner can make all the difference. At Rockland Employees Federal Credit Union, we offer a variety of affordable loan options designed to meet your unique needs. Whether you're looking to consolidate high-interest debt into one manageable payment, purchase a new or used vehicle, cover personal expenses, celebrate a special birthday or handle an unexpected emergency. REFCU has a solution for you. As a member-focused credit union, we provide competitive rates, flexible terms, and personalized service that puts your financial well-being first. Whatever your goals may be, REFCU is here to help you borrow with confidence and achieve more while keeping your finances on track.

Secure Your Future with a CD or IRA

Whether you're saving for retirement or looking for a safe way to grow your money, Rockland Employees FCU offers Certificate of Deposit (CD) and Individual Retirement Account (IRA) options designed to help you reach your financial goals. CDs provide competitive fixed rates and guaranteed returns over a set term, making them an excellent choice for members who want stability and predictable growth. For long-term retirement planning, our Traditional and Roth IRA options offer valuable tax advantages while helping you build a stronger financial future. With flexible terms, personalized service, and federally insured deposits, Rockland Employees FCU makes it easy to invest in tomorrow while enjoying peace of mind today. Contact us to learn more about opening a CD or IRA and start putting your money to work for you.

