

Rocket Report

A Publication by Rocket City Federal Credit Union | "Members Helping Members" October - December 2016

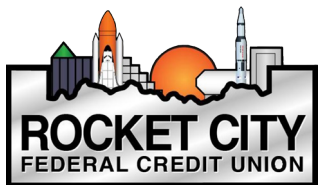
You're Invited to... *Skip-A-Payment!*



Slide into savings and gain a little freedom this holiday season with some extra cash!

Be on the lookout for the “Holiday Skip a Payment” arriving in your mailbox. “The Holiday Skip a Payment” program is only available on certain loan types, so it’s possible you may not receive one for every loan you have with Rocket City Federal Credit Union. All real estate, share and certificate secured loans, open-end loans, any consumer loan less the three months old are excluded from the program. Loans with G.A.P. insurance having previously skipped six payments are also excluded. Only one Skip-A-Pay allowed per every six months.

A small processing fee of \$35 will be charged for each loan “skipped” and interest charges will continue to accrue. “Skipped” loan payments that are set for payroll deduction will be applied to savings instead of your loan when the payment is received. By “skipping” a payment, the maturity/final payment date as disclosed on the note, truth in lending disclosure and/or security agreement will be extended beyond the date originally disclosed.



MAKE A HOLIDAY
DONATION

Page 2

TIPS TO
AVOID ONLINE
SHOPPING SCAMS

Page 2

TAILGATE FRIDAYS
DELICIOUS HOLIDAY
RECIPES

Page 3



ROCKET CITY

FEDERAL CREDIT UNION

FOUNDATION

Help yourself and your fellow Credit Union members by making a TAX DEDUCTIBLE donation to the Rocket City FCU Foundation before the year ends. The Foundation was designed to help members in need of financial assistance who have suffered unfortunate circumstances. You can donate in person at one of our offices or over the phone.

To nominate a member, you can email us at foundation@rocketcityfcu.org.



During the months of November and December, you can bring in non-perishable food items to be donated to families in need.

Food items may include...

- Cheese or peanut butter crackers
- Beef jerky
- Applesauce
- Pudding
- Fruit cups
- Granola/Cereal bars
- Ramen noodles
- Tomato juice
- Packaged nuts
- Trail mix
- Fruit snacks
- Dried fruits
- Peanut butter
- Any kind of pasta
- Spaghetti sauce
- Canned vegetables and fruit
- Macaroni and cheese
- Boxed drinks and juices
- Canned meats
- Bags of rice or beans

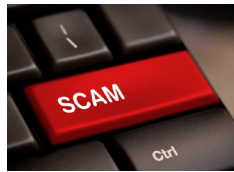


Now through October 31st, 2016

For every Purchase or Refinance of a Car, Boat or Motorcycle members will be eligible to "Pick a Pumpkin" and Fall into Savings.

Pumpkins will contain a .10%-.50% APR* discount
on the interest rate in which originally qualified.

TIPS TO AVOID ONLINE SHOPPING SCAMS



A whopping 40% of online scamming occurs during the end of the year, holiday season. To help ensure you don't fall victim to scammers, follow these simple tips (Fredman, 2015).

Look for HTTPS. Make sure the web site you're ordering from starts with "https" and not "http." The "s" stands for secure connection. And, never use public Wi-Fi to enter any account or card information (Fredman, 2015).

Use a Credit Card. Paying with a credit card yields better protection against scams, and responsibly managing a credit card can boost your credit score (Schulz, 2015). You can visit our office or go online to apply for a credit card at www.RocketCityFCU.org.

Read Reviews. When ordering from a new website or vendor, search for related reviews or scams.

References: Fredman, C. (2015, December 16). Avoid online scams while holiday shopping. Retrieved from <http://www.consumerreports.org/consumer-protection/avoid-online-scams-while-holiday-shopping/>. Schulz, M. (2015, December 28). 7 ways to raise your credit score in 2016. Retrieved from <http://money.usnews.com/money/blogs/my-money/articles/2015-12-28/7-ways-to-raise-your-credit-score-in-2016>

TRAVELING?



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



Stay connected with Rocket City!

LIKE us on Facebook
www.facebook.com/RocketCityFCU

Follow us on Twitter
[@RocketCityFCU](https://twitter.com/RocketCityFCU)

Visit us online at
www.rocketcityfcu.org



TAILGATE FRIDAYS

Visit our main office during Tailgate Fridays (October 28th and November 18th) and play a game of corn hole to be entered in for a chance to win prize.



MEMBER APPRECIATION

This year Member Appreciation will be Friday October 21st. Be sure to visit our main office for refreshments, giveaways, and entrance into a CASH prize drawing.



WITH FOOTBALL GAMES
AND HOLIDAYS,
AS YOU GATHER
WITH LOVED ONES,



ENJOY THESE RECIPE GIVEAWAYS, IN THIS SEASON OF LOVE AND FUN!

Town Tea

by Marquette Cantrell

- 2 family size iced tea bags
- 1 small frozen lemonade (not pink)
- 1 large orange juice frozen concentrate 1 1/2 cup sugar

Boil tea bags according to package directions. Add orange juice and lemonade. Add enough water to make 1 gallon.

Chicken Casserole

by Elaine Rouse

- 2 cans cream of chicken
- 2 chicken breasts
- 1 can cream of mushroom
- Ritz crackers
- 1 stick butter (melted)

Boil Chicken until done and let cool. Then shred chicken into small pieces. Crumbled up ritz crackers to cover first layer of pan & put several pieces of shredded chicken until covering crackers. Then pour cream of chicken & cream of mushroom and more crumbled crackers on top. Pour (melted) butter over top. Put in oven and bake for 45 minutes or until brown on top @ 350°.

Granny's Cheese Straws

by Betty Frasier

- 2 sticks melted oleo 1/2 tsp. baking powder
- 1 lb. grated extra sharp cheddar cheese
- 1 tsp. red or cayenne pepper (more if you want cheese straws hot)
- 2 cup plain flour
- 1/2 tsp salt

Mix well. Put into cookie press, using the star attachment. Bake at 400° for 10 minutes or until crisp. Store in tins. Will keep for several months.

For more recipes like these, donate at least \$15 to Rocket City FCU's Foundation and receive our cookbook. Make a donation before the end of the year for a tax deduction*. And, remember to keep your donation receipt.



* Charitable donations are deductible if you itemize deductions on Form 1040, Schedule A. For a copy of this form and for more information visit www.irs.gov/taxtopics/tc506.html.

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

BRANCH OFFICE

200 Westside Square, Suite 48
Huntsville, AL 35801
256.536.0091
Fax 256.536.4891

CU- 24 AUDIO RESPONSE

1.888.454.9210

WEBSITE

www.rocketcityfcu.org

EMAIL

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
1100 Pulaski Pike - 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

CITY OF HUNTSVILLE

ADMINISTRATION BUILDING:

308 Fountain Circle – Walk Up

Locate the ATM nearest you at:

www.STAR.com/locator

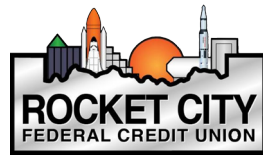
OFFICE HOURS:

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



Stay connected with Rocket City!

FOLLOW US TODAY!

Presorted Standard
U.S. Postage
PAID
Permit # 2020
Birmingham, AL.

**Relax
This
Holiday
Season!**

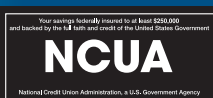


We've got you covered with our
Easy Holiday Loans!

Available November - December 2016

See a loan officer for details.

Qualifications must be met on all loans. Rates and loan availability are subject to change without notice. Must meet credit worthiness and be a current member. All loans are subject to credit approval. Application fee applies. Other restrictions apply.



Holiday Closings:

*Columbus Day - Monday, Oct. 10, 2016 | Veteran's Day - Friday, Nov. 11, 2016
Thanksgiving - Thursday, Nov. 24, 2016 and Friday, Nov. 25, 2016
Christmas - Monday, Dec. 26, 2016 | New Year's Day - Monday, Jan. 2, 2017*