

# Rocket City Federal Credit Union Rocket Report



*Members Helping Members*

FALL 2014

## Fall Into Savings

**Now Through October 31<sup>st</sup> 2014**

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.

### For Your Information

**Offices will be closed:**

Monday, October 13 - Columbus Day

Tuesday, November 11 - Veterans Day

Visit [www.ezcardinfo.com](http://www.ezcardinfo.com) to stay in touch with your Rocket City Federal Credit Union credit card transactions.

Remember to use one of our ATM's, Home Banking with Bill Payment, Mobile Banking or Audio Response for your convenience during hours that our offices maybe closed.

\*Loan must be over \$10,000 to qualify \*No in-house refinancing \*Must retain loan for 1 year \*Must meet credit worthiness and be a current member \*Other restrictions apply. \*Offer expires 10/31/14.  
\*APR=Annual Percentage Rate

# A Discover Affordable Worry-free Driving with Credit Union Auto Club

**Rocket City Federal Credit Union now offers Credit Union Auto Club**, a roadside assistance program created exclusively for our credit union members and provides unparalleled service and unprecedented value. Credit Union Auto Club offers a wide range of roadside assistance services and other travel-related benefits to keep you on the road.

From little incidents like being locked out of your vehicle to bigger troubles like needing a tow truck, Credit Union Auto Club is here to help get you back on the road quickly. Its professional customer service team is just a phone call away and ready and waiting to assist you 24 hours a day, 7 days a week, 365 days a year. They're always there when you need them.

Speak to any Rocket City Federal Credit Union employee or visit [LoveMyCreditUnion.org](http://LoveMyCreditUnion.org) to learn more.



## Member Appreciation Day

Friday, October 31, 2014

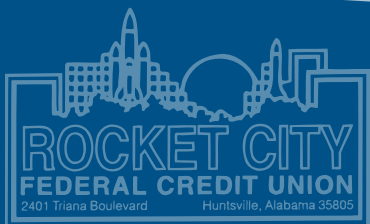
Door prizes and refreshments will be given away to every member that stops by to visit our offices. A \$100.00 cash prize drawing will be held on Friday at each office at the end of business day for all members that have registered (one entry per member). We appreciate our loyal members and want to say *THANK YOU* for your continued support of Rocket City Federal Credit Union



Ask us how to receive  
**\$100 CASH BACK**  
during the months of November  
and December.

## Help Keep the Germs Away

At Rocket City Federal Credit Union, we are committed to protecting the health of our members, their families and our employees. We are requesting that our members who have flu like symptoms (i.e. fevers above 100 degrees) to restrict their transactions to the drive thru access at the main office, 2200 Clinton Avenue. Only if the need arises, the credit union will utilize certain operation changes in order to serve our members promptly and safely. We also offer a secure and convenient alternative through our Home Banking and Call 24 automated systems.



[www.rocke](http://www.rocke)



# Holiday Skip-A-Payment

Be on the lookout for the “Holiday Skip a Payment” arriving in your mailbox. The Holidays can cause your monthly budget to need to stretch a little further. In order to help meet those needs, we are offering you the opportunity to skip a loan payment during the holidays.

“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 two payments are also excluded.

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.

## HOLIDAY HOURS

*OUR OFFICES WILL HAVE SPECIAL HOURS DURING THE UPCOMING HOLIDAY SEASON. IN ORDER TO BETTER SERVE OUR MEMBERS, WE ARE PROVIDING A LIST FOR THE UPCOMING SEASON.*

### Thanksgiving Holiday:

Open 8:00 - 5:00

Wednesday November 26th

Closed Thursday and Friday  
November 27th and 28th

### Christmas Holiday:

Open 8:00 -12:00

Christmas Eve – Wednesday

Closed Thursday Christmas Day

### New Year’s Holiday:

Open 8:00 -12:00

New Year’s Eve – Wednesday

Closed Thursday New Year’s Day

## CHRISTMAS LOANS

# 0% APR\*

## Interest Rate

November 1st - December 24th

- \$500 LOAN, \$25 APPLICATION FEE, \$50 PAYMENT**
- \$1,000 LOAN, \$50 APPLICATION FEE, \$100 PAYMENT**
- \$1,500 LOAN, \$75 APPLICATION FEE, \$150 PAYMENT**
- \$2,000 LOAN, \$100 APPLICATION FEE \$200 PAYMENT**
- \$2,500 LOAN, \$125 APPLICATION FEE, \$250 PAYMENT**

Loans will be encouraged to be placed on payroll deduction at a 10 month repayment for your convenience. Must be RCFCU member to apply. All loans subject to credit approval. Other restrictions apply. Typical Payment on a \$500 Loan would be 10 monthly payments at \$50.  
\*APR = ANNUAL PERCENTAGE RATE



Credit Union is federally insured by the National Credit Union Administration. We are an Equal Housing Lender.

## 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](http://www.RocketCityFCU.org)

### FACEBOOK

[www.facebook.com/RocketCityFederalCU](http://www.facebook.com/RocketCityFederalCU)

### EMAIL

[generalinfo@rocketcityfcu.org](mailto:generalinfo@rocketcityfcu.org)

### VISA INFORMATION

[www.ezcardinfo.com](http://www.ezcardinfo.com)

## AUTOMATIC TELLERS

### ROCKET CITY ATMs

#### MAIN OFFICE

2200 Clinton Avenue - Drive Up

#### HUNTSVILLE UTILITIES

2200 Clinton Avenue - Drive Up

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](http://www.STAR.com/locator) or

[www.accelexchange.com](http://www.accelexchange.com)

#### OFFICE HOURS:

Monday, Tuesday, Thursday, Friday

8:00AM-5:00PM

Wednesday 8:00AM - Noon

## SERVICES

Share (savings)/Share

Draft (checking)

Club Accounts

Home banking

Call 24

Mobile Banking

VISA Debit Card

VISA Credit Card

ATMs

Free First Order of  
Checks

Free Checks to

Members of Over 55  
Years Old

Safe Deposit Boxes

Direct Deposit

Traveler's Cheques

Money Orders

Share Certificate

IRA's

Gap Protection

Six Flags Tickets

Discount Insurance Rates

Personal Loans

Automobile Loans

Mortgage Loans

Overdraft Loans

Vacation Loans

Christmas Loans

Boat Loans

Motorcycle Loans

Shares Secured Loans

Motor Home Loans

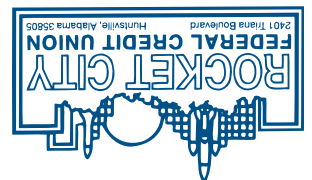
We are an Equal Credit Opportunity Lender. Qualifications must be met on all loans. Rates and loan availability subject to change without notice. Your loan interest rate will be determined by your credit worthiness as well as other factors, such as the length of your loan. Savings Federally insured to \$250,000 by the NCUA.



Remember to "LIKE" us on Facebook  
[www.facebook.com/rocketcityfederalcu](http://www.facebook.com/rocketcityfederalcu)  
and follow us on Twitter @RocketCityFCU



2200 Clinton Avenue  
Huntsville, AL 35805



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