

M E M B E R

NEWSLETTER



TOP NEWS

- Community Credit Union Merger - CCU Member Vote Complete
- Privacy Policy Notice
- Recap - 2025 Pebble Promise Foundation Donations

We're Hiring!

At Rockland Federal Credit Union, our goal is to provide superior service to our thousands of members. We achieve that with hard-working professionals who come from diverse backgrounds and offer a wide range of abilities, experience, and ideas.

If you're passionate about helping others and eager to collaborate with exceptional colleagues, then check out our current openings at

<https://www.rfcu.com/about/rfcu/careers/>



CCU Member Vote January 21

Following a favorable member vote by Community Credit Union, the merger with Rockland Federal Credit Union will be finalized in February 2026.

This decision marks an exciting step toward expanding what we can offer while keeping the personalized, community-focused service you rely on. As we move through this process, rest assured that our commitment to you and your community remains at the core of everything we do.

By joining forces, we will:

- **Continued relationships and service** – The team you know and trust will continue to support you, with an expanded branch and ATM network coming soon. Your deposits will continue to be fully insured by the NCUA and MSIC.
- **Long-term stability and growth** – Our combined organizations are well positioned to invest in innovation, improvements, and future opportunities for members.
- **Shared values and mission** – Our mission is simple: support your financial well-being today and for the future. RFCU shares CCU's strong commitment to integrity, member service, and community-focused success.

In the coming months, we will share more information about what to expect as this integration continues. Stay up to date by visiting our merger newsletter at: <https://go.rfcu.com/ccu-merger>.

Holiday Hours

Monday, February 16

Presidents Day

Plymouth Branch open 10am - 2pm

All other offices are closed

Sunday, April 5

Easter Sunday

All offices are closed

Monday, May 25

Memorial Day

All offices are closed

ATTENTION

Updated Privacy Notice

Rockland Federal Credit Union's Privacy Notice is available for viewing at: www.rfcu.com/privacy/

To request a paper copy of the privacy policy notice, please call (800) 562-7328. A copy will be mailed to you within 10 business days.

Membership Agreement Update

Updates have been made to RFCU's Membership and Account Agreement and Disclosures:

- **Membership and Account Agreement**, Item #2 - to add the Member Ownership Share

"2. MEMBER OWNERSHIP SHARE — This Share Account is established and maintained for membership purposes only and is designated as a non-transactional account. In accordance with Credit Union's bylaws and applicable regulations, the minimum required share must remain on deposit for the entire duration of the membership. The par value is non-withdrawable except at the time of account closure and may not be used for transactional activity. Upon request, the Member Ownership Share Account may be closed, provided the member has no outstanding loans and/or share accounts with the Credit Union. Upon closure, the par value on deposit shall be returned to the member in accordance with Credit Union policy."

- **Truth-In-Savings Disclosure** - to add the Member Ownership Share
- **Truth-In-Savings Disclosure** - to add the Health Savings Account (HSA)

View the most recent version of RFCU's Member Account Agreement & Disclosures in full at:
<https://go.rfcu.com/hubfs/MembershipAgreementandDisclosures.pdf>

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Scams to Look out for in 2026

What scams are likely to be some of the most problematic in 2026? AARP reports that consumers should keep an eye out for the following:

1. Employment scams

U.S. employers laid off more than 1.17 million workers in 2025, the most since the 2020 pandemic. Because of that, “Employment scams are making a big comeback,” says BBB spokesperson Melanie McGovern. And as a difficult labor market extends into 2026, eager job hunters may be more susceptible to fraud, including bogus jobs in online ads, on social media and job search websites. Some scammers also impersonate real employment agencies and companies. Their goal is to obtain personal information or money by requiring you to pay a fee.

How to stay safe:

- **Never pay a fee.** If you’re required to pay money to get a job or an interview, it’s a scam.
- **Distrust big promises.** Guarantees of great pay and few hours for a work-from-home job are probably too good to be true.
- **Scrutinize the source.** If a recruiter contacts you, check the company’s website and see if they’re hiring for that particular position and if the person actually works there.
- **Be careful when posting your résumé.** “Think about what you’re publicly posting,” says Amy Nofziger, senior director of victim support with the AARP Fraud Watch Network. “A criminal could use information to manipulate you.”

2. Recovery scams

Getting scammed is horrendous. Getting re-scammed may be worse. That’s what happens with recovery scams: Criminals promise to help victims recoup their losses and charge fees for their nonexistent services.

Criminals, usually based overseas, carefully foster an online relationship with a victim to create feelings of trust, then lure them into bogus cryptocurrency investments.

How to stay safe:

- **Watch for upfront fees.** Criminals may charge in advance for their fake services and ask you to pay with gift cards, cryptocurrency, wire transfers or Venmo.
- **Beware of phony checks.** Scammers will sometimes send a counterfeit check, often for more than what you lost. Then they’ll say they overpaid and instruct you to return the balance.
- **Do your homework.** Search the recovery firm’s name using keywords such as “scam,” “fraud” or “complaint.”

3. Digital arrest

The process is terrifying. You receive a call saying that you’re the subject of a criminal investigation. It might be a police officer charging you with money laundering. Or maybe it’s a customs official claiming they intercepted drugs en route to your home. Bogus law enforcement officers then interrogate you on video calls, not just for hours, but days, as they threaten you with criminal charges and pressure you to pay settlements or fines.

Scammers use AI “to create deepfake videos and forged documents, including court orders or arrest warrants, to deceive victims by making their threats appear more credible,” according to ISACA, an association for information systems/information technology professionals.

How to stay safe:

- **Hang up.** “Law enforcement doesn’t call people and threaten to arrest them,” McKenna says. “If you get a call like this, hang up.”
- **Remember how the system works.** Court orders or arrest warrants are not delivered through phone calls, emails or social media messages, ISACA notes.



Pebble Promise Foundation – Featured Donations



\$100,000 commitment to Merrimack Valley Housing Partnership for First-Time Homebuyer Assistance

Rockland FCU is pleased to announce a \$100,000 commitment from its charitable arm, the Pebble Promise Foundation, to The Merrimack Valley Housing Partnership (MVHP). This funding will be used to provide zero-interest deferred loans to qualified first-time homebuyers in the Merrimack Valley region, helping them overcome financial barriers to homeownership.



\$100,000 commitment to the Massachusetts Affordable Housing Alliance (MAHA)

Rockland FCU, through its charitable arm, the Pebble Promise Foundation, announced a \$100,000 commitment to the Massachusetts Affordable Housing Alliance (MAHA) Saving Towards Affordable Sustainable Homeownership (STASH) program. This investment will empower low- and moderate-income residents to achieve the dream of homeownership by directly matching their savings efforts for a down payment.

The donation will be administered through the STASH program, which utilizes a matched savings model. For every dollar a qualified MAHA member saves toward their down payment; the program provides a corresponding match, up to the program's limits. This significantly reduces the financial hurdle of the initial down payment, accelerates the path to homeownership, and helps first-time and first-generation buyers build equity and wealth.



\$110,000 commitment to the NeighborWorks Housing Solutions

RFCU's Pebble Promise Foundation is proud to join forces with NeighborWorks Housing Solutions to expand access to homeownership in our community.

The Pebble Promise Foundation has donated \$110,000 to support the NeighborWorks Down Payment Assistance Program, helping first-time homebuyers overcome one of the biggest obstacles to purchasing a home: the down payment.

We believe strong communities begin with stable homes, and we're honored to support initiatives that help local families move toward long-term financial stability and homeownership.



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www.rfcu.com (800) 562-7328

