

MEMBER

# NEWSLETTER

**\*\*\*This mailing contains important information regarding your accounts and the Board of Directors election. This communication is required in accordance with our bylaws and is not subject to opt-out preferences.\*\*\***



## A New Chapter in Your Membership

At Rockland Federal Credit Union, you're not just someone who banks here — you're someone who belongs here.

Because we're member-owned, every decision we make starts with one simple question: What's best for our members? Not shareholders or quarterly earnings — you!

As we continue strengthening your credit union, you'll begin to see thoughtful enhancements designed to improve your experience — from new tools and technology to updates that celebrate what makes membership here unique.

Some of these changes are visible. Others are behind the scenes. All of them are rooted in our commitment to serving you well — today and into the future.

Everything we do begins and ends with our members. As we enter this next chapter, we remain grounded in the same values that have always defined RFCU — trust, service, and community. Thank you for being part of this journey. The future is bright, and we're grateful to build it with you.



## TOP NEWS

- You're an Owner! Member Ownership Share
- Access Your Funds Up to 2 Days Early with Early Pay
- New Digital Banking Experience
- CCU Merger Becomes Legal
- The Accolades Agree, RFCU Rocks
- 2026 Annual Meeting + Member Board Election
- A Refreshed Brand, Coming Soon

## WHAT'S NEW

### \$1 Member Ownership Share

At RFCU, you are more than a member — you are an owner.

Credit unions are financial cooperatives. That means every member has a voice, a vote, and a share in the success of the organization. Earnings are reinvested to provide better rates, lower fees, improved technology, and stronger service. That's the credit union difference.

To celebrate your ownership, on **March 31, 2026**, we are establishing a Member Ownership Share for all members. This account will hold \$1 — representing your ownership in RFCU.

**It's a small amount with a big meaning. This share represents:**

- Your ability to vote at annual meetings
- Your voice in the direction of the credit union
- Your place in a financial institution built around people, not profits

**Here's what you need to know:**

- This share will appear on your statements and in online banking
- This is a non-transactional account; additional shares cannot be purchased
- RFCU will automatically fund this share — no action is required from you
- This does not replace or withdraw funds from your existing accounts

This isn't just another account. It's a reminder that membership here is different — it's personal, it's meaningful, and it matters.

Thank you for being an owner of Rockland Federal Credit Union. We're proud to build what's next — together.

### Get Paid Sooner with Early Pay

We know timing matters.

Whether you're paying a bill, buying groceries, or just having a little extra breathing room — getting access to your money sooner can make a big difference. That's why we're excited to introduce Early Pay, beginning **March 23, 2026**.

With Early Pay, ACH payments may be available in your account up to two days earlier. No enrollment, no extra steps, and no fees. Just a faster way to access your money. This is one more way we're working to make everyday banking easier for our members. Because when you bank with a credit union, your financial well-being isn't just important — it's the whole reason we're here.

It's your money, and we think you should have it as soon as possible.

### A Stronger Future Together

On **February 26, 2026**, Community Credit Union of Lynn successfully merged into RFCU.

We are proud to welcome Community's 6,000 members to Rockland's growing family of more than 200,000 members. This partnership allows us to grow thoughtfully while remaining true to who we are. For our members, there is no change to your accounts, services, or daily banking experience.

What this means for you is increased strength, expanded resources, and an even greater ability to invest in technology, products, and service for the long term.

We remain locally rooted, member-focused, and committed to the communities we serve — now with even greater capacity to support you.

## 2026 Annual Meeting + Board Elections

As a member, you have a voice in the future of RFCU. All Credit Union members are invited to attend the 104th Annual Meeting where we'll share updates on the credit union's performance and outlook. The meeting will be held on **Wednesday, May 20, 2026** at 4:00 PM in our Canton Office located at 250 Royal Street, Canton, MA 02021.

Your engagement matters and we encourage you to take part!

The Governance & Nominations Committee has nominated current Board Members William J. Shamon, Jr. and Bob Neidermire to fill the two expiring board vacancies each with a three-year term, and Tom Alighieri to fill the board seat with an unexpired vacancy with a one-year term.

### **William J. Shamon, Jr.**

*Currently serving as the Chair of the Board and a member of the Governance & Nominations Committee, Bill has been a Board member of the Credit Union for over 30 years.*

*During Bill's recent service as Chair, the Credit Union has engaged multiple strategic initiatives and experienced significant growth. Throughout his 30-plus years on the Board, Bill's experience has included serving as Chief Financial Officer at W J Connell Co, where he formalized business practices and led the company through strategic acquisitions and growth. Bill holds a BS in Accounting from Bentley University.*

### **Bob Neidermire**

*Bob has been a Director since November 2025, filling an unexpired term vacancy. He is currently Treasurer, and serves on both the Governance & Nominations and the Compensation Committees. Prior to November 2025, Bob served on the Supervisory Committee since 2020.*

*He has held various executive positions throughout his career with over 20 years in the medical device/services industry, 15 years in the airline industry, and 4 years as a business consultant. Bob also has significant international experience, including overseeing commercial operations in over 18 countries while living in Asia and Latin America over the course of 15 years. Bob holds an MBA from the University of Saint Thomas – School of Business, and a BS in Business and Computer Science from the University of Wisconsin–River Falls.*

### **Tom Alighieri**

*Tom has been a Director since November 2025, filling an unexpired term vacancy, and currently is the Chair of the Supervisory Committee, which he began serving in 2020.*

*Tom has held executive and management roles in various industries, including 30-plus years in insurance with his 12 most recent years as Treasurer and 20 years at Liberty Mutual. His experience also includes 7 years in appliance/lighting, 6 years in construction, and in the disciplines of distribution, supply chain management, and mergers and consolidations. Tom holds an MBA in Finance and Entrepreneurship from the Babson F.W. Olin Graduate School of Business, and a BS in Accounting from Bentley University.*

## **Nominations by Petition**

Any Rockland Federal Credit Union member wishing to nominate a candidate by petition may now obtain a petition. To be eligible for nomination, a candidate must be a member in good standing and at least 18 years old by the date of the annual meeting. Petition candidates must obtain 500 valid Rockland Federal Credit Union member signatures and submit the petition by 4:00 p.m. on April 10, 2026. For further information on filing a nomination by petition, please contact RFCU at [boardrecruit@rfcu.com](mailto:boardrecruit@rfcu.com).

## **Nomination and Election Procedure at the Annual Meeting**

Nominations would be taken from the floor only if there were to be fewer than one nominee, by petition or by the Governance & Nominations Committee, for each open position. The election would only be conducted by ballot if there were to be more nominees than the number of open positions.



## Recognized for Excellence

We're incredibly proud to share that RFCU was named **Forbes' Best Credit Union in Massachusetts for 2025**.

In addition, RFCU was recognized by **Newsweek as one of America's Best Credit Unions & Banks for 2026**, earning a 5-star rating.

These honors reflect the trust you place in us every day and our ongoing commitment to delivering exceptional service, strong financial solutions, and lasting value to our members.

We're especially proud because this recognition belongs to our entire membership.

## A Smarter Digital Banking Experience

Banking should be the easiest part of your day.

On **March 23, 2026**, we'll introduce an updated online and mobile banking experience. These enhancements focus on improving the overall look, feel, and usability of the platform — making your experience smoother and more intuitive.

With this update, you'll be able to:

- Experience a refreshed bill pay interface
- Reorder, collapse, and personalize dashboard features
- View due dates and account details directly from the main screen
- Enjoy consistent functionality across mobile and desktop

Everything you rely on is still there — just easier to navigate and designed with more flexibility.

Your login credentials will remain the same, and no re-enrollment is required. Simply log in as you normally would and explore the refreshed experience.

Not enrolled in digital banking? Register today at [rfcu.com/dbank/live/app/register](https://rfcu.com/dbank/live/app/register)

As always, our team is here to help if you have questions along the way.

## WHAT'S NEXT

## Looking Ahead: An Evolution of Our Brand

Over the next year, we'll continue doing what we've always done — working to make your experience with RFCU even better.

That means investing in new technology, enhancing the tools you use every day, introducing new products and services, and strengthening how we support you at every stage of your financial journey.

As part of this continued growth, you'll see us introduce a refreshed brand in the coming months.

This includes updates to elements of our visual identity — such as our name, logo, and colors — designed to reflect the strength of who we are today and the future we're building together.

At our core, our purpose does not change. We remain a member-focused credit union built on relationships, trust, and personal service. The team you know, the accounts you rely on, and the dedication you expect from us all remain firmly in place.

In the months ahead, we'll begin unveiling our refreshed identity — thoughtfully created with our members in mind and inspired by the communities, relationships, and trust you've helped shape over the years. We truly can't wait to share what we've built, together.

We're proud of where we've been — and even more excited about where we're going.