

## Credit Unions are Safe

Credit unions, like other financial institutions, are closely regulated. And historically, they have operated in a very prudent manner. Just as the FDIC does for bank deposits, the National Credit Union Share Insurance Fund administered by an agency of the federal government insures deposits of credit union members at about 7,700 federal and state chartered credit unions nationwide. Accounts generally are insured up to \$250,000.

## COMPARING Banks & Credit Unions

Banks	Credit Unions
For-Profit	Not-for-Profit
Business Minded	Community Oriented
Owned by private investors or entities	Owned by members

### Our Mission

Rockland Employees Federal Credit Union is committed to providing the best possible financial services, value and financial education to its diverse membership.

## Branch Locations

### Spring Valley Branch

#### MAIN BRANCH

170 East Central Ave  
Spring Valley, NY 10977  
Ph: 877-922-2822 / 845-371-5804  
Fax: 845-371-2652

### Rockland Psychiatric Branch

140 Old Orangburg Road  
Orangeburg, NY 10962  
Ph: 845-359-3900  
Fax: 845-359-7768

### Helen Hayes Branch

51-55 N Route 9W  
West Haverstraw, NY 10993  
Ph: 845-429-0251  
Fax: 845-429-0382

Welcome



[www.refcu.org](http://www.refcu.org)

Email: [info@refcu.org](mailto:info@refcu.org)



Federally insured by the NCUA



Rockland Employees  
Federal Credit Union

## What is a Credit Union?

Today's world offers many choices in financial institutions. What is the best for your employees and their families? When you compare choices, you'll see credit unions stand apart from the rest.

A credit union is a cooperative, not-for-profit financial institution chartered by the state or federal government. It's owned and controlled by its members and organized to promote thrift and provide credit to those who belong. Credit unions serve only members in the fields of membership - usually associations, employee groups, or communities - named in their charters. As not-for-profit financial services cooperatives, credit unions return earnings to their members in higher savings rates, better services, and lower borrowing rates.

## About REFCU

Rockland Employees Federal Credit Union was founded May 24, 1962 by seven members who contributed \$5 per share for the credit union's initial capital. Membership grew from 7 members in 1962 to 6,500 members in 2010. We were originally set up to serve: Employees of Rockland State Hospital; Employees of this credit union; members of their immediate families; and organizations of such persons.

## Who is eligible to Join?

To become a member, all you need is:

- \* \$25 deposit (individual account)/\$50 (joint account) into your new savings account.
- \* Two forms of ID (one with picture)
- \* Proof of Employment (Paystub or Job ID)

Employees of any of our Selected Employee Groups (SEG), their spouses, parents, children, siblings, grandparents, grandchildren, and household members, (living as single economic unit) can be members. Once you become a member, you remain a member, no matter where you may later live or work, as long as your account is not closed. Please view our SEG (Select Employee Groups) list on our website. Visit [www.refcu.org](http://www.refcu.org) and click on the membership tab.

## Family Benefits

Expand credit union benefits throughout your family tree. When you become a member, your immediate family members can become members because you are a member. They can take advantage of all the great products and services we have to offer. Credit union membership is a lifetime benefit. Members benefit from higher returns on savings, lower rates on loans and fewer fees on average. Once you become a member, you can remain a member even if you change jobs, retire or move to a different area of the country.

## Products & Services

- \* Checking
- \* Savings
- \* CD's & IRA's
- \* Credit Cards
- \* Online Banking
- \* Mobile Banking
- \* Bill Payment
- \* E-Statement
- \* Wire Transfers
- \* Personal loans
- \* Auto Loans
- \* Mortgage Loans
- \* Home Equity Loans
- \* Direct Deposit
- \* Payroll Deduction
- \* Courtesy Pay
- \* Audio Response
- \* Foreign Exchange

## A Valuable Employee Benefit

Credit union service is one of the most popular "fringe benefits" you can offer your employees. Although employees often consider credit union membership a company benefit, credit unions are self-supporting and operate independently so there is no cost or financial risk to your organization.

The Credit Union Membership Access Act of 1998-H.r. 1151-makes it possible for groups too small to form their own credit unions to form a relationship with an existing credit union to obtain financial services.

Credit unions help people build better lives by providing consumer education, a safe place for members to put their savings, and access to loans at reasonable rates.

Regardless of the size of your company, you can offer credit union services. There are about 7,700 credit unions throughout the country, serving more than 90 million members.

Services provided by a credit union usually complement your organization's benefits package. The savings and loan and transaction services provided by a credit union can be an excellent addition to your insurance, investment, and retirement plans.

Payroll deduction is one of the most popular service credit unions provide. It makes it easy for members to save or to make loan payments automatically and can help make other credit union services more convenient. Servicing payroll deduction is simple and economical for your organization.

# Whole Life INSURANCE

*If the unexpected were to happen to you today, would your family be protected?*

## Whole Life Insurance:

- Permanent Protection never expires provided premiums are paid as required
- Tax Free Death Benefit – your loved ones receive the full value of the policy
- Policy accumulates cash value tax deferred
- Complete portability – your coverage goes with you if you change careers or retire
- No physical exam required\*
- Coverage begins immediately\*\*
- Convenient payment options
- Your premiums never increase while your benefit will never decrease
- Affordable rates
- Spousal and dependent coverage available



## Think About It!

**9 in 10** Americans view life insurance as a necessity . . . and expect to use (life insurance) to help pay bills, and to maintain their lifestyle, if the primary wage earner dies.

~ Fact from LIMRA, 2013 Insure Your Love

\*Issuance of a policy and the payment of benefits may depend on the answers provided in the application and the truthfulness thereof.

\*\*Subject to policy terms, including the Incontestability and Suicide provisions.

# Disability Income INSURANCE

*If you found yourself out of work due to a disabling illness or accident, would you be able to maintain your current lifestyle?*

## Disability Income Insurance:

- A convenient, affordable way to ensure you have income in the event that you are unable to work due to a disabling injury or illness
- Custom benefits to help meet your financial obligations
- Convenient payment options
- Tax free benefit
- Pre-existing conditions covered 12 months from issue date

## Think About It!

Nearly **90%** percent of disabilities are not work related and therefore are *not* covered by workers' compensation.

~ Facts from LIMRA, 2013 Disability Insurance Awareness Month



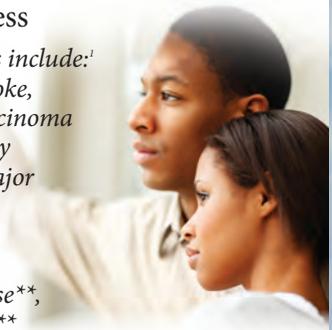
# Critical Illness\* INSURANCE

*Would a cancer diagnosis, or a heart attack, affect your finances? Would you have the funds to obtain the best treatment possible?*

## Critical Illness Insurance:

- A lump sum cash benefit paid directly to you upon the first diagnosis of a covered critical illness
- No treatment or hospitalization is required to receive a benefit
- No medical exam required to apply
- Benefit is paid directly to you, in addition to any other insurance
- Benefit available from \$5K - \$100K
- Family coverage available
- Convenient payment options
- All policies include Best Doctors® Program

*Covered critical illnesses include:<sup>1</sup> cancer, heart attack, stroke, benign brain tumor, carcinoma in situ\*\*, coma, coronary artery obstruction\*\*, major organ failure (including kidney failure), multiple sclerosis, skin cancer\*\*\*, Stage 1 Hodgkin's Disease\*\*, Stage 1 Prostate Cancer\*\**



## Think About It!

**41%** of Americans will contract some form of cancer during their lifetime.

~ A report from the President's Cancer Council, found on [thridage.com](http://thridage.com) on May 23, 2012

\*Specified Disease policy in New York.

\*\* Benefit payment is 25% of face amount.

\*\*\* Benefit payment is \$250

<sup>1</sup>Covered critical illnesses are defined in the policy. Definitions may vary by state, and some illnesses may not be covered in all states. Refer to state-specific policy for details of coverage and conditions. Pre-existing conditions apply.

# Accident INSURANCE

*An injury that hurts an arm or a leg can hurt your finances, too. Are you prepared...*

## Accident Insurance:

- Pays cash benefits directly to you for emergency care, fractures, hospitalization, treatment and much more.
- Rehabilitation and Physical Therapy benefits included
- Guaranteed issue – regardless of your health status
- Individual or family coverage is available
- No limitations for pre-existing conditions
- Convenient payment options

## Think About It!

More than **3.5 million** kids under age 14 receive medical treatment for sports injuries *each year*.

~ Fact from [www.stopsportsinjuries.org](http://www.stopsportsinjuries.org)



## Questions & Answers

**Q** Does The Family Security Plan® replace my existing insurance coverage?

**A** No. The Family Security Plan® offers supplemental insurance benefits that will enhance your existing insurance program.

**Q** Will I need to undergo a medical exam in order to apply for The Family Security Plan®?

**A** No physical exam or blood test is required for you to apply for coverage with The Family Security Plan®. A short application(s), including some medical questions must be completed to determine eligibility. Issuance of the policy and the payment of benefits may depend on the answers to the questions in the application and the truthfulness thereof.

**Q** Why should I obtain insurance through The Family Security Plan® as opposed to working with a traditional insurance agent?

**A** The Family Security Plan® is an exclusive benefit made available to you as a credit union member. Be assured that your credit union has done the research and is confident in the quality products The Family Security Plan® has to offer.

As a part of The Family Security Plan® family, you will have access to personalized service and answers to all of your questions. Representatives will be available to you in your credit union branch and through periodic visits to your workplace; you will also have access to our customer service department five days per week.

### Administered by:



P.O. Box 1500, Orange, CT 06477  
(Schmitt-Sussman Enterprises, Inc.)  
[www.familysecurityplan.com](http://www.familysecurityplan.com)

**FOR SERVICE CALL:**  
800.243.2292

### Whole Life Insurance Underwritten by:



SECURITY MUTUAL LIFE  
INSURANCE COMPANY OF NEW YORK  
SECURITY MUTUAL BUILDING • 100 COURT ST.  
P.O. BOX 1625 • BINGHAMTON, NY 13902-1625  
607.723.3551 • [www.smlny.com](http://www.smlny.com)

Policy Form No. 2093

### Disability Income, Critical Illness and Accident Insurance Underwritten by:



Combined Life Insurance Company of New York  
Latham, NY

Policy Form Nos.: 49850, 46570-CB and 44085-RB

### Visit your Representative in the Credit Union Lobby

### Your Representative:

\_\_\_\_\_

### Contact No:

\_\_\_\_\_



Stay connected with  
The Family Security Plan®

This publication is intended for general information purposes or to support the promotion or marketing of the products shown and does not constitute legal or tax advice. Product availability, features, benefits and options may vary by state. All insurance products have limitations, exclusions and terms for keeping them in force. For details, consult a representative of The Family Security Plan®.

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## The Family Security Plan®

Providing the Foundation for a Secure Future

# If they need you, you need The Family Security Plan®

Coverage for when you  
need it most.



4 ways in one  
to help protect  
your family

- Whole Life
- Disability Income
- Critical Illness
- Accident

## Your family's financial future is too important to leave to chance.

The Family Security Plan® was established to connect credit union families with quality insurance products to help secure their financial future. The Family Security Plan® strives to provide each member with cost-effective, convenient ways of acquiring additional financial security for their families in the event of an unexpected death, disability, critical illness, or accident. We work with you one-on-one to develop and maintain a plan that will comfortably meet your budget and financial goals. By taking just a few short minutes out of your day, you can rest easy knowing that, during life's ever-changing events, you and your loved ones will be protected by The Family Security Plan®.

