

NEWSLETTER

FROM THE PRESIDENT'S DESK



2006 is coming to a close and it has been a great year for your credit union. The City of Opelika approved our site plan for a state of the art drive-thru at our Pepperell Parkway location. It will have a total of five lanes as well as a drive-up ATM. One of the lanes will be over-sized so that we can accommodate our members with large trucks and SUV'S. We are finalizing our plans and should be starting construction by February 2007.

The City of Auburn has approved our location in the Bruno's plaza at 1530 East Glenn Avenue, Suite G, Auburn, AL. The facility will be full service consisting of an outside ATM and a drive-thru as well. We anticipate this facility opening by mid to late January and are excited about once again providing service to our members living and/or working in Auburn.

Our really big news is the acquisition of the former First American Bank building located on Marvyn Parkway. We plan to move our operations at the Michelin Plant to this location. This facility will give our current members and potential members added features/services like expanded hours of operation, three drive-thru lanes, a drive-up ATM and Saturday hours! We have had many requests for these services over the years, but because the building was so far off the highway, we have been unable to fulfill our members' requests. We are thrilled to now be able to provide these services to these members after so many years. Thanks to those members for persevering and allowing us to be their financial services provider for so many years.

These are exciting times for us. I believe in 2007 we will experience the biggest year for growth since I began my employment 27 years ago. Over the years we have had some tough times and have struggled through many adversities. However, we have survived and have grown into a very strong financially sound credit union.

I believe the reasons for our success are our loyal members, a fantastic, dedicated board of directors and our employees! Thanks to each and every one of you for working hard and believing in the success of the credit union! I especially want to mention and thank four employees by name: Ann Newton, DeDe Jackson, Nancy Bell and Monique Gilliam. Collectively they have over 60 years of employment with Royal Federal. These ladies have been through so much with this credit union. It's been quite a ride of ups and downs over the years. But because of their strong loyalty and love of the credit union they have struggled through and helped to build a very strong organization.

My thanks to each and every past and present member, board member and employee! Without you, the credit union would not be here. I wish each of you a happy and safe new year. May God bless each and every one of you!

Sincerely,

Susan Riddle, President/CEO

HAPPY

YOU'RE INVITED TO OUR ANNUAL MEMBERSHIP MEETING

—This is a very important meeting **FOR ALL MEMBERS**—

Please make plans to attend our Annual Meeting on Saturday, February 3rd at The Elk's Lodge at 1944 Opelika Road, Auburn, AL. Refreshments will be served at 6:30 p.m. and the business meeting will begin at 7:00 p.m.

During the meeting, financial reports will be presented and we will hear from the President of the Credit Union and other Board Officials. There will also be an election of officers for our Board of Directors. All members age 18 and older are entitled to one vote. Door prizes and cash prizes will be

ATTENTION 2007 HIGH SCHOOL GRADUATES

RFCU is happy to announce that we will be awarding several scholarships beginning May 2007. For more details or to apply, please contact any employee in March 2007. Continued well wishes are extended to the recipients of the previous years' winners from Opelika, Auburn, Smiths Station, Loachapoka, Beulah, and Beauregard High Schools.

Some exclusions apply. Applications subject to approval.

MEMBER NOTICE: REGARDING TELEPHONE CALLS

For training purposes and in an effort to better serve you, please be aware that we have begun recording telephone calls to and from our offices. Thank you in advance for your cooperation with this important matter. Our goal is to continually provide exceptional service.

WHAT IS THE INTEREST RATE ON THE CREDIT CARD IN YOUR WALLET?



OUR RATES ARE LOW AND FIXED

VISA Gold 7.9% APR*

VISA Classic 10.9% APR*

SAFE DEPOSIT BOXES AVAILABLE

Let us help you protect your valuables. Rent one or more of our safe deposit boxes for a small fee. The sizes and annual fees are as follows:

3 x 5 x 24	----	\$20.00
5 x 5 x 24	----	\$30.00
3 x 10 x 24	----	\$35.00
5 x 10 x 24	----	\$45.00
10 x 10 x 24	----	\$65.00

10% discount for Royal Gold Members.

WE NEED YOUR CORRECT PHONE NUMBER

For numerous reasons we need your correct phone number. This vital information is essential in helping us to provide you the best customer service we can offer. In addition, we can quickly contact you if there is any form of fraud or questionable activity on your account. Please confirm your phone number as soon as possible.

Thanks in advance for your cooperation.

Do You Own A Business? Do You Need A Business Loan or A Business Savings or Checking Account?

We Can Help!

We are happy to offer Business Services which include a variety of services ranging from Share Draft Checking and Share Savings Accounts, Human Resource and Employee Benefit Management, Payroll Processing, Insurance, Retirement Benefits, Merchant Processing, Business Lending, Construction and Land Development Lending, and so much more.

For further details, you can contact Marie Strickland at 745-4711, ext. 213 or you can email her at marie@royalfederal.com.



SECURITY



ENHANCEMENTS

On Virtual Branch, our home banking internet and bill payment service, we have added Enhanced Authentication. This is a new tool that provides extra protection for your online data and helps guard against fraudulent online activities like phishing scams (malicious requests for personal information) and identity theft. In addition to your Logon ID and Security Code, the system recognizes your computer and usage patterns. If a questionable logon attempt is detected, the system will require additional identity verification before allowing access. When you enroll in Enhanced Authentication, you choose a secret image and phrase combination. You will see this image and phrase each time you log on. When you see your secret image and phrase, you can be reassured that you are logging on to your actual Internet banking or bill payment site. You will see some changes to your logon screen and menu options as an added feature of this enhancement.

On Fast Track, our automated telephone banking service, we have also added an additional layer of security. In addition to your security code, you will be prompted to input the last four digits of your home phone number to verify your identity.

This is another reason why it is so vital that we have your correct phone number in our system.

The security of your information, personal and banking, is of the utmost importance to us.



OPEN A CHRISTMAS CLUB ACCOUNT FOR 2007

You can be worry free, interest free, and debt free for Christmas 2007 by saving a little every pay period. Deposits can be conveniently made through payroll deduction, direct deposit, automatic transfer, or over the counter. Open your account soon.

Does Your Financial Condition have You Down?

RFCU offers **FREE** Financial Counseling. We also have products that may help you get back on the right track. Call either of our offices today to make an appointment for a counseling session. **Don't hesitate. Call us for help.**

RFCU Member Classified Ads



*Got something for sale?
Let us help!*

We will begin allowing members to advertise in our quarterly newsletter and on our website. For more details contact DeDe Jackson at 334-705-8511 or at dede@royalfederal.com. Some exclusions and limitations apply.

NEW GIFT CARD SCAM

If you buy gift cards from a display rack that has various store cards, you may become a victim of theft. Suspects are now jotting down the card numbers in the store, wait a few days and call and see how much of a balance THEY have on the card. Once they find that the card has been activated, they go online and start shopping. You may want to purchase your card from a customer service person where they do not have the gift cards viewable to the public.

So remember, when given a selection between prepaid gift cards displayed on an open rack versus ones kept behind a customer service counter, clearly the latter would be a safer choice.

RFCU offers gift cards that are securely stored to eliminate this fraudulent risk. Gift Cards are a flexible gift option that's sure to please both the buyer and the receiver. Our gift cards can be used wherever Visa® debit cards are accepted.

Holiday Closings

We will be closed on the following days:

**Monday, January 15th
Martin Luther King, Jr.
Birthday**

**Monday, February 19th
President's Day**

Contact us for more information on how you can still conveniently access your account when we are closed.

ATM and Debit Card Safety

- Treat your card like cash. Always store your card in a safe place.
- Keep your PIN (personal identification number) a secret. Memorizing it is the best security.
- Do not disclose information about your card over the phone. No one else needs your PIN.
- Make certain your internet shopping sites are secure. Look for secure transaction symbols.
- Protect your card's magnetic stripe. Magnetic objects can damage your card and prevent usage.
- Report lost or stolen cards at once. This will prevent usage and limit your liability.

ATM SAFETY

- ⇒ Always observe the ATM surroundings before conducting a transaction.
- ⇒ If an ATM is obstructed from your view or poorly lit, go to another ATM.
- ⇒ Take another person with you when using an ATM at night.
- ⇒ Minimize the time spent at the ATM when conducting transactions.
- ⇒ Block the view of others when you use an ATM.
- ⇒ If you see anything suspicious, cancel your transaction and leave at once.

Attention Dinomite Savers!



(Members age 14 & under)

Thanks to each member that participated in the Christmas Coloring Contest. There was one overall winner selected from each of the following age groups: Age 3 - 5, Age 6 - 8, Age 9 - 10, Age 11- 12, and Age 13-14. The winners won \$25.00 each.

Visit our website at www.royalfederal.com!



*Membership eligibility required.
Loans are subject to credit approval.
Certain limitations or restrictions may apply.
Rates are subject to change. Equal Opportunity Lender.*

Your savings federally insured to \$100,000

NCUA

National Credit Union Administration
a U.S. Government Agency