

NEWSLETTER

FROM THE PRESIDENT'S DESK



It's already the end of the first quarter of 2007 and it's full steam ahead for your credit union. I am happy to report we have relocated our 1800 Crawford Road location to 2300 Marvyn Parkway. This location offers three drive-thru lanes, a drive-up ATM, lots of parking plus extended hours of operation. Nancy Bell and her staff are excited and are ready to welcome you at the new office. Come and see them Monday through Friday from 7 a.m. to 5 p.m. and on Saturday 7 a.m. until 11 a.m.

We have also opened a location in Auburn at 1530 E. Glenn, Suite G. It's in the end suite opposite to Bruno's Grocery Store. Melissa Poe and her staff are excited about serving each of you and look forward to seeing you there. It is a full service location with a drive-thru lane, an ATM on the front of the building, and is open Monday through Friday 8 a.m. - 5 p.m. and Saturday from 9 a.m. - 1 p.m.

We are working to finalize the blueprints for the stand alone drive-thru at our Pepperell location. We hope to have the final bids by the end of April so that construction can begin by the first of May. We thank you for your continued support of the credit union and look forward to another

CHANGE IS IN THE AIR!

There is a time for everything and a season for every activity under heaven—(Ecclesiastes 3:1)

For time and the world do not stand still. Change is the law of life and those who look only to the past or the present are certain to miss the future—(John F. Kennedy)

Although we have a strong past and a proud heritage, we cannot depend on these alone to carry us successfully into the future. So we made changes in 2006 in the way we provide some of our services. We also looked in the marketplace to see what was being offered and used this as a challenge to our Board and Staff to find ways to offer the same services to our members in a way that would be to the member's benefit.

We are making changes not just for the sake of change, but change based on fact and reasoning. The fact; People have many more options when they look for financial services. Everybody is getting into the act from Wal-Mart to the Payday Loans popping up on every street corner. The reasoning; What worked yesterday and today will not necessarily work tomorrow. With competition comes creativity.

As a result, we have decided to change our name to Four Season's Federal Credit Union. Our board, staff, and management will stay the same, and you our member will still be an owner. Our strong past and our proud heritage will be an asset, but our members will be the cornerstone on which our success rests. We hope that each of you will continue with us as we go forward. Our new signs and logo will change soon.

On behalf of the Board of Directors, I thank each of you for your support and loyalty. My prayer is that we can continue to earn your support and loyalty in a future full of change.

Ronnie Lipham, Chairman of the Board



Solutions for every season of your life.

DID YOU KNOW.....

You can check your account balance and account history without getting a busy signal, without being placed on hold, and at your convenience, 24 hours a day, seven days a week?

WELL YES YOU CAN!

Come in and sign-up for Virtual Branch and Fast Track.

We know these convenient services will make you happy!



ATTENTION 2007 HIGH SCHOOL GRADUATES

Deadline for returning scholarship applications to your school counselor is Friday, April 20th, at 3:00 p.m. For more details or to apply, please contact your school counselor or any credit union employee. The student or parent(s) of the student must be a member of Royal Federal Credit Union to be eligible for one of the six \$500.00 scholarships.

Some exclusions apply. Applications subject to approval.

COME BY AND GET PRE-APPROVED

Let us help you get a good deal! Getting pre-approved has many advantages because we offer several products and services that will save you money. We have competitive rates, flexible terms, convenient payment options, and fast service. Apply on-line or stop in to see one of our friendly, professional loan officers. You'll be glad you did.



CHECK YOUR CREDIT

Do you know what's on your credit bureau report? You should check it at least once annually. It can alert you of any identification theft.

Take advantage of the opportunity to receive a free copy of your credit bureau report by visiting www.annualcreditreport.com.

If you'd like some information on repairing your credit, come by and ask for a copy of Out of Hock, a publication we provide.

SAM'S CLUB MEMBERSHIP DRIVE

A Sam's Club Representative will be in our Marvyn Parkway Office on Friday, April 20th from 10 a.m. until 4 p.m. He will be in our East Glenn Office on Friday, May 4th from 10 a.m. until 4 p.m. Come by and get information on the benefits of being a Sam's Club Member. He will be able to sign-up new members, individuals, and businesses for a new Sam's Club Membership. This is another credit union member benefit.

ATTENTION: VISA CARDHOLDERS

We have been advised of a fraudulent email being sent to cardholders who participate in Verified by Visa.

The email claims to be from Visa and states that the cardholder was automatically enrolled in Verified by Visa. The email also states that the cardholder's Visa card may be temporarily disabled if they fail to update their Visa card.

This email is a phishing scam and did not come from Visa. Phishing is a form of fraud that attempts to trick the cardholder into revealing personal information through fake websites or in a reply to an email. Possible information that is phished includes credit or debit account numbers, checking account information, social security numbers or banking account passwords.

Visa will never ask cardholders to divulge account information or passwords via email. Should you receive any questionable emails, please do not reply to them nor contact the website referenced in the email. You can report the email to Visa by sending an email to phishing@visa.com.

DO WE HAVE YOUR CURRENT PHONE NUMBERS?



Beginning March 29, 2007, ATM cards will be monitored for Fraudulent Activity. Enfact will monitor normal transactions for each of our members who have and use their RFCU ATM cards. When activity begins to look suspicious, the cardholder will be contacted to verify transactions. If the cardholder cannot be reached, we will be contacted. The possibility of a temporary block may be placed on the card as well. This block can be removed once the activity has been verified with the cardholder. It is very important for our members to keep their information (especially phone numbers in this case) updated with us as changes occur. Cell phone numbers are good when the cardholder is out-of-town.

If you have our debit card and will be traveling out of the country, please notify us so that you will not experience any inconvenience with card usage. Unusual transactions may cause your card to be blocked.

This monitoring service is provided on our ATM and Debit Cards for member protection against identification theft. We hope you value it as much as we do.



OPEN A CHRISTMAS CLUB ACCOUNT FOR 2007

It's not too late! 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 allow members to advertise in our quarterly newsletter and on our website. For more details contact DeDe Jackson at 334-364-0470 or at dede@royalfederal.com. Some exclusions and limitations apply.

RFCU LOCATIONS AND HOURS

2915 Pepperell Parkway, Opelika, AL 36801

Phone (334) 745-4711 or (800) 715-2122

Fax (334) 745-4495

Office Hours: Mon. - Thurs, 9 a.m. - 5 p.m.

*Fri., 9 a.m. - 6 p.m.

Drive-thru Hours: Mon. - Thurs, 8 a.m. - 5 p.m.

Fri., 8 a.m. - 6 p.m.

Sat., 8 a.m. - 2 p.m.

2300 Marvyn Parkway, Opelika, AL 36804

Phone (334) 364-0470

Fax (334) 749-5101

Office Hours: M - F, 7 a.m. - 5 p.m.

Drive-thru Hours: M - F, 7 a.m. - 5 p.m. Sat., 7 a.m. - 11 a.m.

1530 East Glenn Avenue, Suite G, Auburn, AL 36830

Phone (334) 321-1260

Fax (334) 321-1264

Office Hours: M - F, 9 a.m. - 5 p.m.

Drive-thru Hours: M - F, 8 a.m. - 5 p.m. Sat., 9 a.m. - 1 p.m.

**EFFECTIVE JULY 2, 2007 THE OFFICE HOURS AT THE PEPPERELL LOCATION WILL CHANGE TO 9 A.M. - 5 P.M. EACH FRIDAY.*

Holiday Closings

We will be closed on the following days:

Monday, May 28th
Memorial Day

Wednesday, July 4th
Independence Day

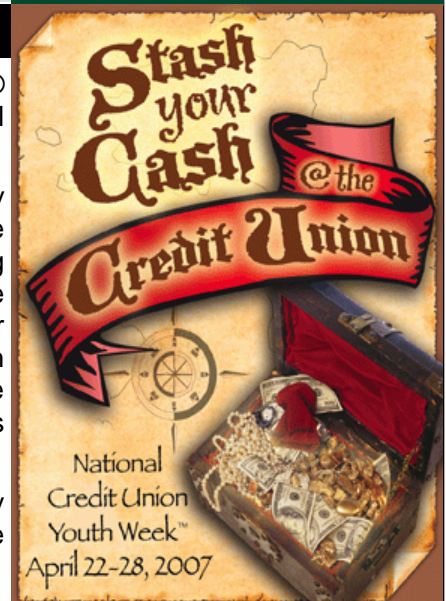
Contact us for more information on how you can still conveniently access your account when we are closed. We have products and services that will efficiently and conveniently give you access to your account information. You can even access available cash locally, nationwide, and in some foreign countries through our service center network.

IMPORTANT CREDIT DISABILITY NOTICE

This is to inform you of the changes made to your MEMBER'S CHOICE® Disability coverage currently being provided to you through Royal Federal Credit Union. The following provision changes will be effective May 1, 2007.

Your plan of benefits has changed from 30 day Non-Retroactive to 30 day Retroactive. This affects the Total Disability Benefits provision of the Certificate previously given to you. The new provision will provide that instead of being disabled for 30 days with benefits beginning on the 31st day, you must be disabled for 30 days with benefits beginning on the 1st day. In addition to your plan changing, there has also been an adjustment to your rate. The increase in premium could result in a higher last payment or may extend the duration of the loan. The new Disability Insurance rate per \$100 of outstanding loan balance is \$.525 for the Single Insured Plan.

There is no action necessary on your part to continue coverage if you already have it. In the event you do not want coverage to continue, please notify the credit union.



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