

Make the Most of Life with a Loan from Robins Federal

A loan from Robins Federal is the smart, low-cost way to get things done. Our low rates mean low payments, and we have a wide variety of loan options and money to lend.



For example, there are some great deals right now on new and used cars and trucks. Snap up a bargain with a loan from Robins Federal – we have outstanding rates that will leave you plenty of cash for gas.

Or maybe you're thinking about consolidating bills – you can get out of debt faster with a Fast Equity Loan or VISA® Home Equity Line of Credit. Of course, if you're upgrading or repairing your home, a home equity loan is also the smartest way to finance. Either way, you get incredible tax advantages and fast friendly service.*

To check current rates, calculate payments, or apply, just visit www.robinsfcu.org.

*Consult your tax advisor.



A Message from the President and CEO

Despite the current economic downturn, Robins Federal Credit Union continues to experience exceptional growth. Our continued focus on the members and conservative business practices has contributed to the financial strength and stability of Robins Federal. We are making home, auto, credit card, and business loans just like always, with the best available rates and exceptional service. We have grown to \$1.3 billion in assets and serve over 131,000 members.

In 2009 Robins Federal Credit Union introduced new products and services in order to better serve our growing membership; these products include:

- The launch of FREE Mobile Banking, which allows secure online account access via mobile phone devices.
- A new program geared to young adults ages 16 to 24. MyMoney MyWay offers products and services that will assist young adults in building a sound financial future.
- The introduction of the Easy Save Share Certificate, which is a certificate with a low minimum deposit of just \$100, so it's easy to get started. You earn very competitive dividends, and you can add to the certificate at any time.

In addition to new products, you can also count on your money to be safe and secure at Robins Federal. Your deposits are currently federally insured up to \$250,000 through December 31, 2013. Your accounts held in joint ownership may qualify for even greater insurance coverage.

Robins Federal Credit Union is also partnering with the community to help change the lives of thousands of our children, neighbors, and senior citizens who need a helping hand, including those that have been hit hardest by the economy. Here are a few examples of how Robins Federal made an impact in our communities:

- Staff rallied together to help raise over \$25,000 for the United Way of Central Georgia, and over \$23,000 for Relay for Life this year.
- Through our Donation and Sponsorship Program, more than \$100,000 was donated to various organizations throughout our local communities.
- \$20,000 in scholarships were awarded to graduating high school seniors through our Most Excellent Senior Team Scholarship.
- Seminars were held to better educate the community on topics such as investment & retirement services, first time home buying, identity theft, budgeting and much more.

The staff, Board of Directors, and management offer best wishes for a prosperous, healthy, and happy 2010.

Thank you for your membership,

John R. Rhea
President & CEO

Want Pure Insurance Protection?

Level Term Life Insurance Can Meet Your Needs

A MESSAGE FROM ROBINS INVESTMENT AND RETIREMENT SERVICES

A level term life insurance policy can provide important coverage for your income, your family, your home, and even your business – at competitive rates.



Representatives are registered, securities are sold, and investment advisory services offered through CUNA Brokerage Services, Inc. (CBSI), member FINRA/SIPC, a registered broker/dealer and investment advisor, 2000 Heritage Way, Waverly, Iowa 50677, toll-free (866) 512-6109. **Nondeposit investment and insurance products are not federally insured, involve investment risk, may lose value and are not obligations of or guaranteed by the financial institution.** CBSI is under contract with the financial institution, through the financial services program, to make securities available to members.

Term life features a level benefit amount guaranteed for a set number of years. There is no cash accumulation in the policy, but it can act as an effective safeguard against financial disaster. Here are four reasons why you should consider level term life insurance coverage:

Protect your income. The insurance benefit can help replace your income. In fact, it can be used for any purpose.

Protect your family. Policy proceeds can help your family maintain its lifestyle and quality of life.

Protect your home. The benefit can help make your mortgage or rent payments, enabling your family to stay in their home.

Protect your business. The proceeds can be used to help a business continue to operate.

MEMBERS Level Term Series coverage, from the CUNA Mutual Insurance Society, offers level premium rates and benefits for 10, 15, 20 or 30 years. Benefit amounts range from \$25,000 to \$1 million or more. And you can convert your policy to permanent life insurance with the company during the term of the coverage.

For more information about term life insurance, including rate schedules, optional benefits, and any limitations of coverage contact Gary Dunn or Lynn Wood, the Robins Investment and Retirement Services Representatives serving members of Robins Federal Credit Union. Contact Gary at 478.929.7943 for the Warner Robins, Perry, Byron, Fort Valley area or Lynn Wood for the Macon, Milledgeville, Swainsboro, Gray, McRae and Athens area at 478.923.3773 X-4438.

PERFECT

4% APR*

HOME EQUITY LINE OF CREDIT

paying off credit cards

remodeling the house

paying for college

consolidating debt

Ask for details.

*Rates as low as 4.00% Annual Percentage Rate. Rate subject to change based on prime. Floor rate of 4.00%. Maximum APR that can apply is 18.00%. Terms and conditions apply.



Debit Card/ATM Safety Tips

- Memorize your credit/debit card personal identification number (PIN). Never write it down or carry it with you.
- Review your account regularly to make sure everything is accurate. Report any suspicious items immediately.
- Choose ATMs in well-lit visible areas, and if you use a drive-up ATM, be sure your passenger windows are rolled up and your doors are locked.
- After completing an ATM transaction, put away your card and cash quickly.
- Make sure no one can see you enter your PIN at ATMs or stores. Place your body in front of the keypad, or ask the cashier to run the transaction as "credit" instead of "debit" if the keypad is exposed.
- Report lost or stolen cards right away – call Robins Federal Credit Union immediately. This is the best way to ensure funds are not stolen from your account.



Save a Tree or Three – Sign up for eStatements today!

eStatements are electronic versions of the Robins Federal statements you normally receive in the mail.

- **No waiting for the mail** – you can view your eStatements as soon as they're available
- **Better for the planet** – no wasted paper, no fuel used to deliver
- **Easier to store** – save them on your hard drive, or we'll keep up to 12 months of statements available
- **More secure** – your statements can't get stolen from your mailbox
- **Available online any time through Online Banking**

To sign up, just log in to Online Banking at robinsfcu.org, then choose "eStatement Signup" from the menu.

Mobile Banking

Need your balance or transaction record in an instant? Simple and secure, mobile banking makes banking on your terms easy. With mobile banking from Robins Federal, you can use your cell

phone to check account balances, pay your bills, transfer funds and find nearby ATMs or branch locations. Best of all, Mobile Banking is FREE, convenient, secure, and allows you to manage your accounts wherever and whenever you want. Get more information about mobile banking or try it now and see for yourself just how easy it is. Visit our mobile site at go.robinsfcu.org.

You must be signed up for online banking in order to use Mobile Banking. To sign up for online banking, call, click, or come in today.

MyMoney MyWay Youth Accounts

MyMoney MyWay Accounts are designed specifically for those ages 16-24. At Robins Federal we want to assist young adults in building a sound financial future and gaining first hand experience managing money and establishing good credit.

Enjoy the benefits of a MyMoney MyWay Checking account:

- ❄️ Open your account with at least \$25 and we'll give you a FREE Gift
- ❄️ MyMoney MyWay VISA® Debit Card
- ❄️ 1st Box of Checks FREE
- ❄️ FREE Online Services including Mobile Banking
- ❄️ Make an honest mistake? That's okay, we'll give you up to 2 FREE Nonsufficient Fund fees per year
- ❄️ Use a non-Robins ATM? Receive up to a \$10 monthly reimbursement toward these fees

Other accounts include:

MyMoney My Way Easy Save Share Certificate – A great way to begin saving. Open an account with as little as \$100 and add to the certificate at anytime in \$25 increments. The Easy Save Certificate has a 12 month term and very competitive interest rates.

MyMoney My Way VISA® Credit Card – A great way to build credit. Our MyMoney MyWay VISA credit card offers low rates and credit limits up to \$1,000.



MyMoney MyWay 1st Time

Auto Loan – Offers a special low rate to help establish your credit and includes 100% financing on new and used autos with terms up to 72 months.

Check out our new MyMoney MyWay website at:

www.robinsfcu.org/MyMoneyMyWay

Visit MyMoney MyWay on Twitter: twitter.com/RobinsFederalCU

New Milledgeville Branch Opening Spring 2010

Our newest branch is under construction and will be opening soon. It's located on North Columbia in Milledgeville, near the entrance to the Walmart Supercenter.



What's Coming Up and What's Going Down

55TH ANNUAL MEETING

Mark your calendar to attend on Thursday, March 11, 2010. The Annual Meeting will be held at Robins Federal's Learning Center, located on Robins Drive, behind the parking lot of the Watson branch in Warner Robins, Georgia. The meeting will begin promptly at 6:00 p.m.

ROBINS FEDERAL CREDIT UNION ANNOUNCES ITS 2010 YOUTH ADVISORY COUNCIL

Throughout their one year term, the Robins Federal Youth Advisory Council will offer input on various products, services, and other projects that target young adults in an effort to help them build a sound financial future. The 2010 Youth Advisory Council Members are:

- **Bria Daniels**, Warner Robins, GA
- **Chelsea Jackson**, Fort Valley, GA
- **Courtney Walden**, Warner Robins, GA
- **Courtney Yllander**, Warner Robins, GA
- **David James Johnson**, Hawkinsville, GA
- **Emily Cochran**, Athens, GA
- **Erica Eaton**, Macon, GA
- **Lauren Eason**, Perry, GA
- **Logan Lorenz**, Warner Robins, GA
- **Zachary Flowers**, Kathleen, GA

APPLY FOR OUR 2010 MOST EXCELLENT SENIOR TEAM SCHOLARSHIP

Any 2010 high school graduate who is a member of Robins Federal Credit Union and who will be attending a college, university or vocational school in 2010 is eligible for a four-year \$4,000 scholarship. The deadline for applications is Friday, March 19, 2010 by noon. Applications may be picked up at any location or downloaded directly from our website.

TAX SEASON IS HERE!

If you are filing electronically, please remember to verify your Account Number and ABA or Routing Number to ensure that you receive your funds. Robins Federal Credit Union's ABA/Routing Number is 261171587. If you have any questions, please contact the Credit Union.

FIRST FRIDAYS AND ROBINS FEDERAL

Join us every First Friday of the month in Downtown Macon. First Friday has quickly become a downtown tradition. On the first Friday of every month downtown businesses are open late and have a variety of specials for attendees. Admission is always free! First Friday is part of NewTown Macon's vision for a revitalized downtown. NewTown Macon is a non-profit organization that is dedicated to growing jobs, increasing residents, and creating a sense of place in downtown Macon.

ROBINS FEDERAL SCORECARD

As of November 30, 2009

Membership – xxxxx
Assets – \$xxxx

BRANCH CLOSING DATES

New Year's Day:

Friday, January 1st

Saturday, January 2nd

Martin Luther King, Jr. Day:

Monday, January 18th

President's Day:

Monday, February 15th

Memorial Day:

Monday, May 31st

Walgreens ATM Partnership

Robins Federal Credit Union and Walgreens are teaming up to bring members more ATM locations. Robins Federal Credit Union will have ATMs located in the following Walgreens locations:

Walgreens Address	City
110 Hawthorne Ave.	Athens
274 W. Clinton Street	Gray
6035 Zebulon Road	Macon
1100 Ball Street	Perry
2350 N Columbia Street	Milledgeville
390 S Main Street	Swainsboro
102 Russell Pkwy.	Warner Robins
1081 GA Highway 96	Warner Robins
2835 Watson Blvd.	Warner Robins
126 Broad Street	Hawkinsville
102 S. 2nd Street	Cochran

No usage fees will be charged to members of Robins Federal Credit Union.

How to Reach Us

TELEPHONE

478.923.3773 or 800.241.2405

MOBILE ADDRESS

go.robinsfcu.org

AROUND-THE-CLOCK ACCOUNT ACCESS

24-Hour Telephone Teller – Dial Option 1
Online at www.robinsfcu.org

BUSINESS HOURS

Please refer to our Web site
for branch hours

Robins Federal
CREDIT UNION

P.O. Box 6849

Warner Robins, GA 31095-6849

www.robinsfcu.org

Services and rates described herein are periodically changed and/or deleted.

Robins Federal Credit Union's participation with any enterprise is only an attempt to provide a service to its members and has no responsibility for transactions between said enterprise and members.

We are an Equal Housing Lender.

All loans quoted as Annual Percentage Rates and all deposits quoted as Annual Percentage Yields are subject to change.

Notice of Change: Member Business Account Agreement - Members are prohibited from engaging in unlawful Internet gambling or any other illegal activity. You agree that you are not engaged in unlawful Internet gambling or any other illegal activity. You agree that you will not use any of your accounts, access devices or services for unlawful Internet gambling or other illegal activities. We may terminate your account relationship if you engage in unlawful Internet gambling or other illegal activities.

Terms and conditions apply; for details visit www.robinsfcu.org.



© 2010 Robins Federal Credit Union