

Feedback

December 2010

Volume 48

The publication for members of Riegel Federal Credit Union

CREDIT UNION HOURS

Monday - Wednesday

9:00 - 5:00

Thursday

9:00 - 6:00

Friday

9:00 - 7:00

Saturday - Milford

9:00 - 12:00

(Drive-up only)

Saturday -

Flemington and Clinton

9:00 - 12:00



RIEGEL FEDERAL CREDIT UNION

Hunterdon County's Premier Credit Union

SERVING OUR MEMBERS SINCE 1960

Help Us Spread The Word About The Benefits of Membership

CONTACT NUMBERS

Milford

Local:

1-908-995-2326

Toll Free Number:

1-800-635-6829

Fax Number:

1-908-995-2508

Loan Dept. Fax Number:

1-908-995-0714

Flemington

Local:

1-908-782-4587

Toll Free Number:

1-888-635-6355

Fax Number:

1-908-284-2208

Clinton

Local:

1-908-730-8773

Fax Number:

1-908-730-7356

There has never been a better time to be a member of Riegel Federal Credit Union. Since 1960, Riegel FCU has been serving its membership by providing them the best product to suit their needs, at the best price possible. Even through these challenging economic times and the financial crisis, Riegel FCU has stood strong and maintained its commitment to its members.

The Credit Union strives to offer a better financial option to Hunterdon County by celebrating the Credit Union philosophy of people helping people. Please help us spread the word about YOUR Credit Union by telling all your co-workers, friends, and family about the benefits of Membership. Let them know that if they live, work, worship, or go to school in Hunterdon County, they too are eligible to join and benefit from all of our services.

At Riegel Federal Credit Union, our mission is *"To help every member improve their financial well-being with quality service, while maintaining our fiscal integrity."* Please help us share our benefits and service to others in our community.

Our Mission

"To help every member improve their financial well-being with quality service, while maintaining our fiscal integrity."



NOTICE OF ANNUAL MEETING

Fellow Members:

December 31, 2010

Plans are being finalized for the 51st Annual Meeting of our Credit Union, which will be held on Wednesday, April 13, 2011 at the Oak Hill Golf Club in Milford. We hope you are planning to be with us.

Tickets will go on sale at the Credit Union on Monday, March 7, 2011. The member ticket price for the dinner will be \$10.00 and guest tickets will be \$15.00. We will have Cocktail hour from 6:00 to 7:00, a short business meeting* at 7:00 followed by a dinner buffet at 7:30.

In accordance with Riegel Federal Credit Union's Bylaw's, the Credit Union Secretary hereby submits the following Annual Election Notice:

There are three terms expiring on the Board of Directors. The following three incumbent Directors have been re-nominated for election by the nominating committee:

Raymond P. Bellini **Joan L. Kunich** **Noralie LaFevre**

Nominations for vacancies may also be made, but only by petition. Any member who wants to submit a Nomination Petition is urged to obtain petition forms and petition rules which are available at the main Credit Union office. When returned, the petition must be signed by at least one (1%) percent of the Credit Union members with a maximum of 500. Each nominee by petition shall submit with the petition, a statement of qualifications and biographical data, and a signed certificate stating that they are agreeable to nomination and will serve, if elected to office. Any member 18 years of age or older may submit a petition for nomination. All petitions must be returned to the main Credit Union office by February 18, 2011.

The election shall be determined by plurality vote and shall be by mail, except when there is only one nominee for each vacancy. An election will not be conducted by ballot and there will be no nominations from the floor where there is only one nominee for each position to be filled. If there are nominations by petition, those names, along with the incumbents, will be placed on the ballot and mailed to all members sixteen (16) years of age and older. The results of the election will be announced at the Annual Meeting.

Thanks to your loyalty and support, we continue to be committed to providing quality service. The officers, who are elected and appointed to serve you, thank you for the privilege and we look forward to seeing you at the Annual Meeting.

RIEGEL FEDERAL CREDIT UNION

*Business meeting may be attended without paying ticket price.

RAYMOND P. BELLINI

Incumbent Nominated By
Nominating Committee

Ray is the Chairperson of the Board of Directors and has served the last twenty-one years in this office. Ray previously served 31 years as the Vice-Chairperson or Secretary of the Board of Directors. He is currently on the Pension Committee. Ray has been instrumental in guiding the Credit Union in the development of new products. Ray resides in Holland Township, NJ with his wife, Marie.

JOAN L KUNICH

Incumbent Nominated By
Nominating Committee

Joan is Corporate Secretary and has served on the Board of Directors for the last thirty years. Joan serves on the Pension Committee. Joan's commitment is in the area of product quality as it pertains to the membership. Joan currently resides in Holland Township, NJ with her husband, Fred.

NORALIE LAFEVRE

Incumbent Nominated By
Nominating Committee

Noralie has served on the Board of Directors for the last six years. Noralie's commitment is in the area of community activity and development. She was employed by the Borough of Milford for many years. Noralie currently resides in Milford, NJ with her husband, Terry.

Visit Riegel Federal Credit Union website at:
<http://www.riegelfcu.org>

E-mail the Savings Department at:
dphlips@riegelfcu.org

E-mail the Loan Department at:
rfuloan@riegelfcu.org

Riegel FCU is your personal lender!

With every day low loan rates, flexible payment terms, and a variety of loan options designed to meet your borrowing needs... RFCU is YOUR personal loan center!

Whether you are looking for a new or pre-owned vehicle, purchase a new laptop computer, consolidating credit card debt, or tapping your homes equity to finance those home improvements you've been wanting to perform, RFCU can help you get the best lending solution for your personal situation.

We also do our best to make getting a loan as quick and convenient as possible. You can check our current interest rates and apply online by visiting our website at www.RiegelFCU.org. You can also call and speak directly to one of our loan officers at 908-995-2326 or 1-800-635-6829. The loan department can get your loan approved and ready for you within 24 hours on most loan products.

The Credit Union has money to lend and is offering very competitive rates. Our loan department works hard to keep things as simple as possible for you, our member. For example, with our home equity loan products, you pay a one time application fee and that is it. No unexpected hidden costs, transaction fees, or finance charges applied at closing.

Let Riegel FCU be YOUR personal loan center!

Applying for a loan is easy! Go online at www.RiegelFCU.org or call 1-800-635-6829 or 908-995-2326

THE RIEGEL FCU VISA CREDIT CARD – GET THE ADVANTAGE!

If you don't have a Riegel FCU VISA card, the only real question is – Why not?

With the new regulations that went into effect earlier this year, you may have had a huge change in how you are being treated by your other Credit Card company. Although these new rules are designed to protect consumers, it is likely you will see new and creative ways in which the card companies will charge increased fees along with higher interest rates. If you have a Riegel FCU VISA card, you can have the advantage!



The Riegel FCU VISA Card offers:

- ✓ A fixed APR of 12.90% for purchases, balance transfers, and cash advances
- ✓ NO PENALTY APR if you make a late payment, or go over your credit limit
- ✓ NO MINIMUM interest rate charges. You will not be charged any interest if you pay your balance in full by your due date.
- ✓ NO ANNUAL FEE
- ✓ NO BALANCE TRANSFER OR CASH ADVANCE FEES
- ✓ NO LATE PAYMENT FEES
- ✓ NO OVER THE CREDIT LIMIT FEES
- ✓ Travel Accident Insurance
- ✓ 1/2% ScoreCard CashBack on purchases made with your Riegel FCU VISA Credit Card (No Enrollment Necessary)

GET YOURS TODAY!

ATM Use Safety Tips



1. Always pay close attention to the ATM and your surroundings. Use an ATM in a well-lighted location that is free of shrubbery and decorative partitions or dividers and be aware of your surroundings throughout the entire transaction. When leaving, make sure you are not being followed. If you are, drive immediately to a police or fire station, or to a crowded, well-lighted location or business.
2. Do not use an ATM that appears unusual looking or offers options with which you are not familiar or comfortable.
3. Do not allow people to look over your shoulder as you enter your PIN. Memorize your PIN; never write it on the back of your card. Do not re-enter your PIN if the ATM eats your card -- contact a bank official.
4. Never count cash at the machine or in public. Wait until you are in your car or another secure place.
5. When using a drive-up ATM, keep your engine running, your doors locked and leave enough room to maneuver between your car and the one ahead of you in the drive-up line.
6. If you are involved in a confrontation with an assailant who demands your money, COMPLY.
7. If you know of, or experience a crime at an ATM, report it immediately to the ATM owner and to the local police.



FACTS	WHAT DOES RIEGEL FEDERAL CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?
Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> - Social Security number and checking account information - credit history and overdraft history - payment history and transaction or loss history When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.
How?	All financial companies need to share members' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their members' personal information; the reasons Riegel Federal Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Riegel Federal Credit Union share?	Can you limit this sharing?
For our everyday business purposes – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or to report to credit bureaus	YES	NO
For our marketing purposes – to offer our products and services to you	YES	NO
For joint marketing with other financial companies	YES	NO
For our affiliates' everyday business purposes – information about your transactions and experiences	NO	We don't share
For our affiliates' everyday business purposes – information about your creditworthiness	NO	We don't share
For nonaffiliates to market to you	NO	We don't share

What we do	
How does Riegel Federal Credit Union protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does Riegel Federal Credit Union collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> - open an account or apply for a loan - apply for financing or provide account information - give us your contact information We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only <ul style="list-style-type: none"> - sharing for affiliates' everyday business purposes – information about your creditworthiness - affiliates from using your information to market to you - sharing for nonaffiliates to market to you State law and individual companies may give you additional rights to limit sharing.

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. - <i>Riegel Federal Credit Union has no affiliates</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. - <i>Nonaffiliates we share with can include insurance companies, government agencies, plastic card processors (credit/debit/ATM), financial statement publishers or printers, mortgage service companies, consumer reporting agencies, data processors, check/share draft printers, and Corporate Central</i>
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. - <i>Our joint marketing partners include CUNA Mutual Group's MEMBERCONNECT</i>

Questions? Call 800-635-6829 or go to www.riegelfcu.org