

Feedback

December 2015

Volume 53

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 - 6:00

Saturday - Milford

9:00 - 12:00

(Drive-up only)

Saturday -

Flemington and Clinton

9:00 - 12:00

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



RIEGEL FEDERAL CREDIT UNION

Hunterdon County's Premier Credit Union

SERVING OUR MEMBERS SINCE 1960



The Many Benefits of a Credit Union Credit Card

Did you know that a Credit Union credit card has many more benefits - just take a look!

PAY OFF HIGHER RATE CARDS

Especially in the wake of the holiday spending season, you can use your Credit Union credit card to pay off other store or credit cards to consolidate your payments and avoid costly interest.

PURCHASE PROTECTION

If you pay in cash for a purchase and the seller doesn't come through, you're basically out of luck. If you pay with a credit card, you have a much better chance of getting your money back. Plus, generally speaking, credit card companies do the majority of the work and issue a chargeback if they find in your favor.

EARN REWARDS

A Credit Card from the Credit Union can be a helpful financial tool that offers great benefits for those who use it to their advantage. If you have the discipline to pay off your balance each month, having a credit card could make great financial sense. To learn more about the benefits of a Credit Union Credit Card, visit us online or give us a call!

MANAGE YOUR BUDGET

For those who have the discipline and funds to pay off their balance each month, credit cards can provide a number of benefits that make them a powerful financial tool. Learning to utilize your credit cards to manage cash flow, as opposed to "borrowing money", actually has some advantages.

BOOST YOUR CREDIT

Getting a credit card can help establish and improve your credit history, as well as increase your credit score. A high credit score could mean you pay an interest rate several points lower on a home loan than someone with a poor credit history. This is also true for other loans, including auto loans.

PURCHASE HISTORY

Credit card statements can help you track your finances and check for merchant errors. They can help you create a budget so you know where your money is going and can be an excellent reference at tax time for deductions.

EMERGENCY MONEY

Cash advances are a quick and convenient way to put cash in your pocket when you need it. Whether you're stranded without a car or don't have enough cash to pay a dinner bill, credit cards can provide an instant solution to paying off unexpected expenses until you have the time to transfer the money from your bank account.



Just a few of the reasons why you should choose one!

- ✓ No Annual Fee
- ✓ No Cash Advance Fees
- ✓ Rate Fixed at 12.90% for both purchases and cash advances
- ✓ No Balance Transfer Fees
- ✓ .50% Cash Back Bonus on Purchases
- ✓ No Late Payment Fees
- ✓ No Over The Limit Fees

Save \$\$\$\$

If you have balances on credit cards with other financial institutions, Riegel Federal Credit Union may be able to help you save money by transferring the balances of your high rate cards over to the Riegel FCU VISA. Just give one of our friendly and knowledgeable Loan Officers a call at 1-800-635-6829 and they will be happy to answer any questions that you may have and help determine if transferring balances to a RFCU VISA is right for you.



PLEASE UPDATE YOUR PHONE AND EMAIL ADDRESS WITH US.

eStatements Are Here!

Riegel Federal Credit Union is pleased to announce that eStatements have arrived!

No more waiting for the mail carrier to bring your monthly and/or quarterly statements. Log on to RIB (Riegel Internet Banking) and select "eStatements" to sign up. You will then be able to retrieve your monthly statements, print them and/or save them to your local PC or memory stick. No more paper to save!

Below is some general information on our eStatement product:



Online statement history will be retained for up to 18 months. Information prior to registration may not be available online.

All statements are viewable electronically in PDF (Portable Document Format) which can be viewed online, saved to your computer, or printed at your convenience.

By enrolling in eStatements, you will no longer receive a statement in the mail for the account(s) that you have enrolled. Please make sure your email address is current within RIB so that you can receive emails alerting you to your statements availability.

If you close your account or cancel the service, you will no longer be able to view your account statements online. Before canceling the service or closing your account, print or electronically save copies of your eStatements for your records.

As always, should you have any questions please feel free to call any of our branches.



**Declutter
for a Happy
New Year!**

Now that the holidays have passed and we've started a brand-new calendar, you might be thinking about when and how to embark on that spring-cleaning purge—how to reduce some of the clutter that tends to amass each year, particularly between Thanksgiving and New Year's Day. Well, you're in luck—you've got options, and some of them might even bring you a little extra cash.

Electronics are popular for gifting during the holidays. If you've recently upgraded any of your electronics (phone, laptop, tablet, or gaming system and games), you can sell your old devices (just be sure to remove any personal data from them first, to avoid identity theft). You can use the tried-and-true sites like eBay™ or Craigslist™, or you can try some alternatives. Consider a local or national non-profit that accepts donations of electronics for schools, the military or other causes.

If you're looking for local spots to sell your items, there are many consignment stores around our area, from those that specialize in children's clothes and toys to those that run their trade in sporting goods or furniture. Remember, much like the price difference between a dealer's trade-in value for a car versus what you might get in a private sale, you're going to get less for your trade with some sites and the consignment stores.

Finally, of course, donating your items can be a fabulous choice as well. There are many organizations to choose from, including Goodwill®, ARC Thrift Stores®, Habitat for Humanity®, or other thrift shops in your area. Be sure to find out which items they will or won't accept before you go, and when you leave, get a tax receipt to use on next year's tax returns.

NOTICE OF ANNUAL MEETING

Fellow Members:

December 31, 2015

Plans are being finalized for the 56th Annual Meeting of our Credit Union, which will be held on Wednesday, April 13, 2016 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, 2016. The member ticket price for the dinner will be \$15.00 and guest tickets will be \$20.00. We will have Cocktail hour from 5:30 to 6:30, a short business meeting* at 6:30 followed by a dinner buffet at 7:00.

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

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

Lil Bennett Thomas Wilson

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 6, 2016.

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.

LILLIAN BENNETT

Incumbent Nominated By
Nominating Committee

Lillian has been a Credit Union member for 30 years and has served 10 years on the Board of Directors. Prior to joining the board, Lil was a member of the Supervisory Committee, which is responsible for internal auditing, for 8 years. Lil retired this past year after being employed at Stem Brothers. Inc. in Milford, NJ for 26 years. She resides in Holland Township, NJ with her husband, Bill.

THOMAS WILSON

Incumbent Nominated By
Nominating Committee

Thom has been a member of the credit union for 45 years. He is a former employee of Fibermark in Warren Glen. Thom has served the past year on the Board of Directors. Prior to joining the board, Thom was a member of the Supervisory Committee for 12 years. Thom resides in Milford, NJ with his wife, Brenda.

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• Click: LoveMyCreditUnion.org/Sprint

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• Business: NACUC_ZDZ_Z7M
Credit union membership validation is required.

Sprint

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Get your FREE Love My Credit Union Rewards app and simplify credit union membership validation.

Credit approval req. Early Termination Fee (sprint.com/etf): After 14 days, up to \$350/line. 1. Discount: Available for eligible company employees or org. members (ongoing verification). Discounts subject to change according to the company's agreement with Sprint and are available upon request for monthly svc charges on select plans. Discount only applies to store buy-uploads/inst for Unlimited, My Way and Family plans, talk 450, and primary line on talk Share 700. Other Terms: Offers and coverage not available everywhere or for all phones/networks/plans. Restrictions apply. See store or sprint.com or www.lovemycreditunion.org/Sprint. ©2014 Sprint. All rights reserved. Sprint and the logo are trademarks of Sprint. Other marks are the property of their respective owners.

2014 Sprint Item #900-22
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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
FEDERAL CREDIT UNION

New Year's Resolutions

No matter what you're planning for 2016, the Credit Union is here to make it happen with rates and terms just for you!

- a) **DEBT CONSOLIDATION LOAN**
Pay off those nagging bills and reduce your monthly payments.
- b) **NEW AND USED VEHICLE LOANS**
Take advantage of manufacturers' deals and end of model year sales.
- c) **HOME EQUITY LOAN**
Fix up, add on, or make a large purchase using the equity you've earned on your home.



Call the Credit Union for more details on any of our loan products, or simply complete an application online or in the office.

We Need Your Help!



Important Account Management Tip

If you move or plan to be away for an extended period of time, please provide us with your new or temporary address before leaving. Because of an "Address Service Requested" message on our envelopes, undeliverable mail cannot be forwarded. We often end up reprocessing undeliverable mail a number of times. This occurs even though we hold onto each piece and wait a week or two before sending it out again. We appreciate you taking a moment and helping us serve you by giving us a quick phone call and notifying us of any address changes. Thanks!



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 - overdraft history and credit 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 show your government-issued ID - 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. - Riegel Federal Credit Union has no affiliates |
| Nonaffiliates | Companies not related by common ownership or control. They can be financial and nonfinancial companies. - Riegel Federal Credit Union does not share with our nonaffiliates so they can market to you. |
| Joint Marketing | A formal agreement between nonaffiliated financial companies that together market financial products or services to you. - Our joint marketing partners include CUNA Mutual Group's MEMBERCONNECT |

Questions? Call 1-800-635-6829 or go to www.riegelfcu.org