

# Feedback

Volume 45

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 & Clinton  
9:00 - 12:00

(Teller Transactions Only)

## 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

## New Redesigned Website & Free Bill Payment Coming Soon!

Watch for our new website coming in January 2008. The new website will have a new look, new features, and improved navigation. In addition to the re-launch of the Riegel FCU website, we will be removing the \$4.00 monthly fee for Bill Payment services. You will now be able to use Bill Payment & Presentment **Free of Charge** with Riegel Internet Banking (RIB)!



We hope you will find that the new website is easier to use and makes it more efficient for you to find the information you are searching for. But this new website is not just a cosmetic makeover; we are also introducing new online loan applications.

Members will now be able to apply for a consumer or home equity loan right on our website. No more filling out paper applications, mailing, faxing, or applying over the phone. Now, you will be able to complete the application on our website 24 hours a day, 7 days a week.

The address for the website is not changing and will remain at [www.RiegelFCU.org](http://www.RiegelFCU.org).

## The Riegel Check Card

The Riegel Check Card can be used to make purchases at many VISA merchant locations worldwide as well as over the telephone or on the Internet. The Check Card acts like a check because the purchase amount is deducted from the cardholder's share draft account. Members can leave their checkbook at home and use the Riegel Check Card.

The Riegel Check Card can be used at ATMs (NYCE or CIRRUS) to make withdrawals, inquiries or transfers. Unlike a credit card, the Check Card does not accrue interest nor does it have a line of credit.

When making purchases, members should select the "credit" option in order to sign a slip for signature-based transactions. Generally, signature-based transactions are beneficial to our members because they won't be charged a transaction fee. Selecting the "debit" option will require members to enter their PIN number to complete the transaction. PIN-based transactions at the point-of-sale may incur transaction fees. However, using the Riegel Check Card at a Riegel



Federal Credit Union ATM with your PIN number will not incur any transaction fee. Apply today to enjoy the convenience of the Riegel Check Card! For more information or to request an application, please call our Clinton Branch at 1-908-730-8773.



## Who Should Invest in IRAs?

Whether you've recently entered the job market with years of your career ahead of you or have already started a list of things to do when you retire, an Individual Retirement Account may be the perfect way to build your nest egg!

There are a number of different types of IRAs:

- Roth IRA - contributions are made with after tax assets, all transactions within the IRA are tax-free, and withdrawals are usually taxfree. Named for Senator William Roth.
- Traditional IRA - contributions are often tax deductible (often simplified as "money is deposited before tax" or "contributions are made with pre-tax assets"), all transactions and earnings within the IRA are tax-free, and withdrawals at retirement are taxed as income (except for contributions that were not deducted).
- Coverdell Education Savings Accounts are in honor of the late U.S. Sen. Paul Coverdell. Individuals can make annual contributions of up to \$2,000 per child into an account that's exclusively for helping to pay higher education costs. The money contributed to a Coverdell account doesn't count against the annual total individuals may contribute to their combined personal IRAs. The earnings and withdrawals from a Coverdell account are tax-free, but you can't deduct the contributions from your income tax because the account is for the benefit of the child, not the contributor.

Want to know more about which IRA fits your needs at this point in your life? Please contact the Accounting Department at 1-800-635-6829 x245 for more information.

## Privacy Notice Disclosure

Riegel Federal Credit Union, your member owned financial institution, is committed to providing you with competitive products and services to meet your financial needs and help you reach your goals. We are equally committed to protecting the privacy of our members. Under federal law, we are required to give you this privacy notice. It describes our credit union's privacy policy and practices concerning the personal information we collect and disclose about our members. It also includes information about the parties who receive personal and sometimes nonpublic information from us as we conduct the business of the credit union.

If after reading this notice you have questions, please contact us at: (800) 635-6829 or write to:

Privacy Notice  
Riegel Federal Credit Union  
515 Milford-Warren Glen Road  
Milford, NJ 08848

### Information We Collect About You-

We collect nonpublic personal information about you from the following sources:

- Information we receive from you on applications and other forms.
- Information about your transactions with us.
- Information we receive from a consumer reporting agency.
- Information obtained when verifying the information you provide on an application or other forms; this may be obtained from your current or past employers, or from other institutions where you conduct financial transactions.
- Other institutions where you conduct transactions.

We may disclose all of the information we collect, as described above, as permitted by law.

### Parties Who Receive Information From Us -

We may disclose nonpublic personal information about you to the following types of third parties:

- Financial service providers, such as insurance companies, mortgage service companies, and Corporate Central.
- Non-financial companies, such as consumer reporting agencies, data processors, check/share draft printers, financial statement publishers/printers, plastic card processors, and government agencies.

### Disclosure of Information to Parties That Provide Services to Us -

In order for us to conduct the business of the credit union, we may disclose all of the information we collect, as described above, to nonaffiliated third parties for the purposes of processing and servicing transactions that you request or authorize.

We may also disclose nonpublic personal information about you under circumstances as permitted or required by law. These disclosures typically include information to process transactions on your behalf, conduct the operations of our credit union, follow your instructions as you authorize, or protect the security of our financial records.

To protect our members' privacy, we only work with companies that agree to maintain strong confidentiality protections and limit the use of information we provide. We do not permit these companies to sell the information we provide to other third parties.

### Disclosure of Information About Former Members -

If you terminate your membership with Riegel Federal Credit Union, we will not share information we have collected about you, except as may be permitted or required by law.

### How We Protect Your Information -

We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, or procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

## NOTICE OF ANNUAL MEETING

December 31, 2007

Fellow Members:

Plans are being finalized for the 48th Annual Meeting of our Credit Union, which will be held on Wednesday, April 16, 2008 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 3, 2008. 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 Bylaws, 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 22, 2008.

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.

## Direct Deposit Your 2007 Tax Refund

It's almost tax season! That means that you can have your tax refund directly deposited into your Credit Union account quickly, easily, and FOR FREE!

According to the IRS, a refund check is issued within 6 to 8 weeks of filing a paper return. If you file a paper return, and choose to deposit your refund directly into your account, you will receive your refund in 5 to 6 weeks. If you electronically file (E-file), your refund will be issued within 3 weeks of filing. However, if you choose to E-file and choose direct deposit for your refund, the IRS says you should receive it within 14 days.

To elect direct deposit of your tax refund into your Credit Union account, simply provide your tax preparer with your Credit Union account number (in 16-digit format) and our ABA routing number (221276697). Please call the Credit Union at 1-800-635-6829 for more information.

If you choose to E-file, you can always check the status of your refund online at [www.irs.gov](http://www.irs.gov). To check your refund status, you will need your social security #, your filing status, and your refund amount. Also, remember to keep your 2007 year-end statement for tax reporting purposes!

# Identity Theft Protection

Your credit history is one of the most valuable assets you possess. It's a direct reflection of your ability to repay money borrowed from a financial institution, including those who issue credit cards, mortgages, and vehicle or student loans. Good credit can be the difference between opportunity and denial. Protecting your credit against fraud or identity theft and avoiding damaged credit is simple when you follow these helpful tips:

- Shred any paperwork containing personal information.
- Secure documents containing personal data in a locked file drawer, cabinet or box.
- Limit the number of credit cards you use and carry.
- Don't give out personal information over the phone, through the mail or over the Internet unless you initiate the contact.
- Take your name off mailing lists so that you are less vulnerable to identity theft.
- Memorize your Social Security number and passwords to avoid having them recorded in your wallet or purse.
- In the event of a lost or stolen credit card, call the credit card company immediately. File a police report and contact all three credit bureaus to request that a "fraud alert" be placed on your name and Social Security number.
- Order a copy of your credit report from each of the three major credit bureaus on a yearly basis. Look to the Credit Union as your financial partner with the resources to help you build and maintain your good credit rating.

To order a free copy of your credit report, please call 1-877-322-8228 or visit [www.annualcreditreport.com](http://www.annualcreditreport.com)



## RIEGEL FEDERAL CREDIT UNION

*Hunterdon County's Premier Credit Union*

*SERVING OUR MEMBERS SINCE 1960*

***Riegel Federal Credit Union offers a large variety of products and services to meet all of your financial needs.***

- Regular Shares
- ATM cards/machine access - Riegel machines located at Milford Citgo, Hunterdon County Library on Rte 12 in Flemington, Kathee's General Store in Frenchtown, Holland Liquors on Rt. 519, Hunterdon Shopping Center in Flemington, the Shammy Shine on Rt. 31 South in Flemington, and the Clinton Branch on 5 Leigh Street.
- Coin Sorter/Counting Machine - For member use only - NO SERVICE FEE
- RIB (Riegel Internet Banking) - <http://www.Riegelfcu.org>
- Call 24 Audio Response - Toll Free (1-800-505-4644)
- Shares, Share Drafts, Business Accounts, Term Share Accounts (CDs), Holiday Club, and Vacation Club Accounts
- Riegel Check Card (Debit Card)
- IRA's
- Savings Bonds
- Direct Deposit (Our routing number is 2212-7669-7)
- American Express Travelers Checks - NO FEE
- American Express Gift Cards

***We also offer a full portfolio of loan products from which to choose.***

- Home Equity Loans - Fixed Rates up to 20 years
- Home Equity Lines of Credit
- New Car Loans up to 6 years
- Used Car Loans up to 6 years
- Education Loans
- Personal Loans up to \$10,000.00
- Shares Secured/Pledged Loans
- Visa Cards up to a \$10,000.00 line of credit.

Visit Riegel Federal Credit Union website at: <http://www.riegelfcu.org>  
E-mail the Savings Department at: [dphlips@riegelfcu.org](mailto:dphlips@riegelfcu.org)  
E-mail the Loan Department at: [rfuloan@riegelfcu.org](mailto:rfuloan@riegelfcu.org)