

# Feedback

December 2013

Volume 51

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:

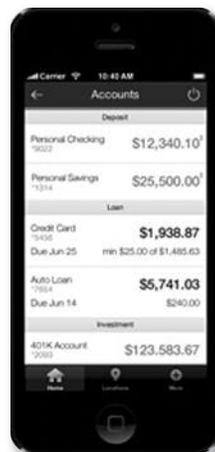
1-908-730-7356



## RIEGEL FEDERAL CREDIT UNION

*Hunterdon County's Premier Credit Union*

SERVING OUR MEMBERS SINCE 1960



## Get the FREE RFCU Mobile Applications Today!

With our new Mobile Applications, Riegel FCU is bringing more convenience and benefits to our members, and it'll be easier than ever to manage your finances on the go from your smartphone or mobile device.

### Download the free RFCU Mobile Banking App today!

#### Here's what's new:

- Access your Riegel Federal Credit Union account information on your Apple or Android smartphone or tablet with our Apps, or on any mobile device with a web browser.
- More important account information all in one place - View due dates and minimum payment amounts for your loans.
- Move your money faster, with quick access to the "Pay now" and "Transfer money" buttons on the Transaction screens.

Please note: When you first log into the Mobile App you'll need to receive a one-time passcode via text or phone call.

Download our iPhone and iPad, or Android App now to put the convenience of RFCU Mobile Banking at your fingertips - Any Time, Any Where!

### Manage Your Money on the Go

The RFCU mobile apps make it easy and convenient to manage your finances wherever you are! Quickly and securely manage your RFCU accounts no matter where life takes you. Away from your computer and need to pay a bill? Now it's easier than ever! Or maybe you just need to check your balances, transfer money or find the nearest RFCU ATM. It's all easy with the RFCU mobile applications!

- Check account balances, transfer money and monitor recent transactions
- Use RFCU Bill Pay to pay bills to existing payees
- Make payments to your RFCU loans by transferring a payment
- Find the nearest RFCU Branch or ATM

Please Note: You must have a Riegel Internet Banking (RIB) login and password to use the mobile applications.

### Mobile Apps

For more information, please visit our website at [http://www.RiegelFCU.org/memberserv/mobile\\_banking](http://www.RiegelFCU.org/memberserv/mobile_banking)

Download your RFCU Mobile App from the Google Play Store or Apple App Store today!



COMING SOON!

eStatements - First Quarter 2014

Re-designed Riegel FCU Website - First Quarter 2014

## NOTICE OF ANNUAL MEETING

Fellow Members:

December 31, 2013

Plans are being finalized for the 54th Annual Meeting of our Credit Union, which will be held on Wednesday, April 16, 2014 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, 2014. The member ticket price for the dinner will be \$15.00 and guest tickets will be \$20.00. 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:

Ray Bellini

Joan 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 8, 2014.

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-four 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 three 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 nine 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](mailto:dphlips@riegelfcu.org)

E-mail the Loan Department at:  
[rfuloan@riegelfcu.org](mailto:rfuloan@riegelfcu.org)

### Attention Holiday and Vacation Club Account Holders:

Effective with the 2014 Club payouts - The balance in your Vacation and/or Holiday Club Account will be transferred to your Savings Account in place of receiving a check. The money in your Vacation Club will be transferred after the dividends are posted on June 30th. The money in your Holiday Club will be transferred after the dividends are posted on September 30th. We will no longer be mailing out checks.

## Singing the Holiday Bill Blues?



Is paying those holiday bills leaving you a little off key? Tune up your finances with the Credit Union.

By transferring those other credit card balances to a Credit Union VISA, you'll start saving money right away! With no annual fee and lower interest rates than most cards, you'll be whistling a happy tune in no time!

Or, if you prefer a painless way to pay off your holiday obligations, consider borrowing from your Credit Union to consolidate your other credit card balances! Schedule your payment through payroll deduction for the ultimate in convenience and savings!

Don't sing the blues this post holiday season! Call or visit the Credit Union to hear more about our most popular selections!

By consolidating your unsecured debt on your credit union credit card, you will save an incredible amount of money! And that's our gift to you!

**Call the credit union today for more details!**

## Don't Let Your Gift Cards Go to Waste!



Americans love giving gift cards during the holiday season. Many people, however, snooze when it comes to using their gift cards, and thus lose the ability to have all the funds available. Here are a few helpful hints to get the most out of your gift cards!

- **MAKE IT EASY TO REACH** Use your gift card instead of your hard-earned cash. That means you want it with you when you're likely to be shopping, not at home in your sock drawer!
- **KNOW YOUR CARDS** By law, funds on the cards must be good for at least five years. Issuers generally aren't allowed to charge any fees within the first year after a gift card is purchased. You can be charged a fee to purchase the card and to replace a lost or stolen card. After one year, however, issuers are limited to one fee per month, says John Breyault, director of the National Consumer League's Fraud Center.
- **MARK YOUR CALENDAR** Make sure you're aware of any fees associated with the cards you receive. Use gift cards within a year of when they were purchased. One good way to remember just how long you have: If you mark your calendar, you won't lose your gift card's value to fees or forgetfulness.

- **PAIR YOUR GIFT CARD WITH A COUPON** You can combine gift cards and coupons and really leverage your buying power. Search the retailer's site for either coupons or coupon codes. If it doesn't specify "online only," they have to honor it in the store. If you have a Smartphone, you can carry the online coupon there.
- **DON'T BUY JUST BECAUSE YOU HAVE A GIFT CARD** It seems contradictory: Yes, you want to use that gift card quickly. However, you don't want to buy just to buy. If you really want to make a smart purchase, wait for something that you actually really need or want. If the card is aging or it's from a store you don't love, think about "re-gifting" the card or buying someone else a present. That will free up money for something you want!
- **GIFT CARD THIEVES** Scammers copy gift card numbers and then use them to spend the money loaded on the card. One way to fight back is to periodically check the balance before you use the card. Some gift card providers allow you to do that through their websites. While you're there, you can also find out what the policies are in cases of loss, theft or fraud. If you see unexpected activity on your card, report it to the store or the gift card issuer. The same laws apply to these cards as with credit card theft.

Source: Bankrate.com



## Make the Credit Union Your 2013 Tax Stop!

Have access to your money within a few days by sending your 2013 tax refund to the Credit Union. By listing your Credit Union account and other important information, your refund can be deposited directly into your savings or checking. Call us today for more details.

If you won't be getting a refund this year, consider these ideas. Help lower your 2013 tax liability by making a Traditional IRA deposit at the Credit Union (consult your tax advisor for limits and benefits). If April 15th is approaching quickly and you need some help getting the funds together to pay Uncle Sam, contact the Credit Union for a signature loan that can be paid back with the convenience of payroll deduction or direct deposit.

# ATM Use Safety Tips



1. Always pay close attention to the ATM and your surroundings. Use an ATM in a well lit 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 lit 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?  |
|--------------|---|
| <b>Why?</b>  | 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.  |
| <b>What?</b> | 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"> <li>- Social Security number and checking account information</li> <li>- overdraft history and credit history</li> <li>- payment history and transaction or loss history</li> </ul> When you are <i>no longer</i> our customer, we continue to share your information as described in this notice. |
| <b>How?</b>  | 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? |
|--|---|-----------------------------|
| <b>For our everyday business purposes</b> – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or to report to credit bureaus | <b>YES</b>                              | <b>NO</b>                   |
| <b>For our marketing purposes</b> – to offer our products and services to you  | <b>YES</b>                              | <b>NO</b>                   |
| <b>For joint marketing with other financial companies</b>  | <b>YES</b>                              | <b>NO</b>                   |
| <b>For our affiliates' everyday business purposes</b> – information about your transactions and experiences  | <b>NO</b>                               | <b>We don't share</b>       |
| <b>For our affiliates' everyday business purposes</b> – information about your creditworthiness  | <b>NO</b>                               | <b>We don't share</b>       |
| <b>For nonaffiliates to market to you</b>  | <b>NO</b>                               | <b>We don't share</b>       |

| What we do   |   |
|--|---|
| <b>How does Riegel Federal Credit Union protect my personal information?</b> | 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.   |
| <b>How does Riegel Federal Credit Union collect my personal information?</b> | We collect your personal information, for example, when you <ul style="list-style-type: none"> <li>- open an account or show your government-issued ID</li> <li>- apply for financing or provide account information</li> <li>- give us your contact information</li> </ul> We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.                  |
| <b>Why can't I limit all sharing?</b>  | Federal law gives you the right to limit only <ul style="list-style-type: none"> <li>- sharing for affiliates' everyday business purposes – information about your creditworthiness</li> <li>- affiliates from using your information to market to you</li> <li>- sharing for nonaffiliates to market to you</li> </ul> State law and individual companies may give you additional rights to limit sharing. |

| Definitions            |  |
|------------------------|--|
| <b>Affiliates</b>      | Companies related by common ownership or control. They can be financial and nonfinancial companies.<br><i>- Riegel Federal Credit Union has no affiliates</i>  |
| <b>Nonaffiliates</b>   | Companies not related by common ownership or control. They can be financial and nonfinancial companies.<br><i>- Riegel Federal Credit Union does not share with our nonaffiliates so they can market to you.</i> |
| <b>Joint Marketing</b> | A formal agreement between nonaffiliated financial companies that together market financial products or services to you.<br><i>- Our joint marketing partners include CUNA Mutual Group's MEMBERCONNECT</i>      |