

Feedback

December 2014

Volume 52

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

Five Tips for Safe Mobile Banking

Banking through your phone or tablet is quick and convenient, but don't forget these five tips to help keep your money - and identity - safe:



1. **Password-protect your phone or tablet** so that only you can access the information on your device. This will help protect you if your phone or tablet is ever lost or stolen.
2. **Never provide personal information unless you initiate contact** with your bank or other financial institution. Financial institutions should not request account numbers, Social Security numbers or other sensitive information through email or text messages. If you're not sure about a request, contact your bank by calling the number on the back of your debit or credit card.
3. **Don't stay "auto-logged in" to your accounts.** Even though it's convenient, it increases the risk that an unauthorized user will access your accounts.
4. **Delete old texts from your bank** to reduce your exposure to fraud.
5. **Report lost or stolen devices immediately** to your wireless provider and financial institutions.

Source: Washington Department of Financial Institutions



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.



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!

NOTICE OF ANNUAL MEETING

December 31, 2014

Fellow Members:

Plans are being finalized for the 55th Annual Meeting of our Credit Union, which will be held on Wednesday, April 15, 2015 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 2, 2015. 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 and one unexpired term on the Board of Directors. The following three incumbent Directors have been re-nominated for election by the nominating committee:

Dale Hanna and David Szvec for three year terms; Thomas Wilson for one year term.

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 7, 2015.

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.

DALE HANNA

Incumbent Nominated By
Nominating Committee

Dale has been a credit union member for 36 years. Dale strives as a board member to have the credit union provide quality service to its members. Dale currently serves on the Pension Committee. He has also previously served on the Building and Investment Committees. Dale resides in Milford, NJ with his wife, Tammy.

DAVID SZVEC

Incumbent Nominated By
Nominating Committee

Dave is a life-long resident of Milford, NJ who has been a credit union member for 36 years. He is a 1973 graduate of Delaware Valley Regional High School and is an honors graduate of Fairleigh Dickinson University. Prior to serving on the Board of Directors, Dave was Chairman of the Supervisory Committee. He has been employed the past 30 years as an Independent Insurance Agent.

THOMAS WILSON

Incumbent Nominated By
Nominating Committee

Thom has been a member of the credit union for 44 years. He is a former employee of Fibermark in Warren Glen. Thom has served the past 12 years on the Supervisory Committee. Thom resides in Milford, NJ with his wife, Brenda.

talk about savings.
the Sprint Credit Union Member Discount.



save at lovemycreditunion.org

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





When a data breach occurs, merchants are not required to pay the costs of the fraudulent charges an individual may have on their cards or accounts. Who is stuck paying these costs for data breaches? Your Credit Union—and ultimately, credit union members like you. The credit union is left to clean up the mess when a merchant data breach occurs by informing our members and reissuing new credit and debit cards if required. In addition, we will pursue criminals through available legal channels on behalf of our members, saving them time and legal expenses. Ensuring members' data safety is a top priority of your credit union.

We urge all members to take immediate action to contact legislators asking them to hold merchants accountable for their data breaches. Tell Congress merchants should be required to reimburse credit unions for the costs they incur as a result of merchant breaches. Let Congress know that credit unions should be able to tell their members the name of a merchant causing the data breach. Contact your Member of Congress by visiting StoptheDataBreaches.com and click on the "Take Action" link.

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. - <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>Riegel Federal Credit Union does not share with our nonaffiliates so they can market to you.</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>