

Feedback

Riegel Federal Credit Union
Hunterdon County's Premier Credit Union

December 2016
Volume 54



The Publication For Members of
Riegel Federal Credit Union
Serving Our Members Since 1960

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

Fax Number:
1-908-284-2208

Clinton
Local:

1-908-730-8773

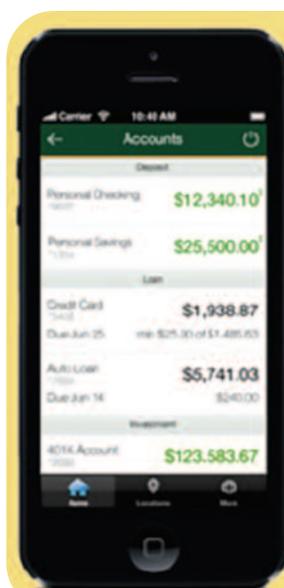
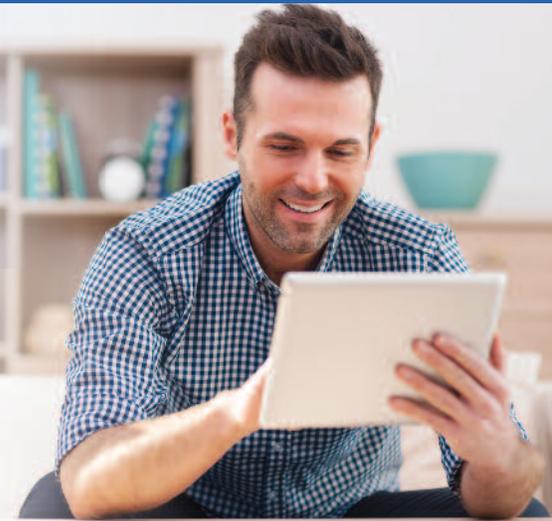
Fax Number:
1-908-730-7356

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



Remote Deposit Capture is here! Tap. Snap. Deposit.

You can now deposit checks anytime, anywhere with the Riegel FCU Mobile Application.

- ✓ **CONVENIENCE** – Save a trip to the branch.
- ✓ **SIMPLICITY** – Make a deposit with just a few taps and camera snaps.
- ✓ **SECURITY** – Our app uses cutting-edge security features to protect you and your financial information.

DOWNLOAD OUR MOBILE APPLICATION TODAY!
www.riegelfcu.org



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.



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:

rfculoan@riegelfcu.org

Just a few of the reasons why you should choose a Riegel Federal Credit Union Visa!



- ✓ 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

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.

NOTICE OF ANNUAL MEETING

Fellow Members:

December 31, 2016

Plans are being finalized for the 57th Annual Meeting of our Credit Union, which will be held on Wednesday, April 12, 2017 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 6, 2017. 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 three terms expiring on the Board of Directors. The following three incumbent Directors have been re-nominated for election by the nominating committee:

Audrey Balogh Raymond P Bellini, Sr 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 4, 2017.

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.

AUDREY BALOGH

Incumbent Nominated By
Nominating Committee

Audrey has been a member of the credit union for 46 years and has served on the Board of Directors for the last three years. Prior to joining the board, Audrey was a member of the Supervisory Committee, which is responsible for internal auditing, for 21 years. Audrey currently resides in Holland Township, NJ with her husband, Charlie.

RAYMOND P BELLINI

Incumbent Nominated By
Nominating Committee

Ray is the Chairperson of the Board of Directors and has served the last twenty-seven years in this office. Ray previously served 34 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.

NORALIE LAFEVRE

Incumbent Nominated By
Nominating Committee

Noralie has served on the Board of Directors for the last twelve 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.

 lovemycreditunion.org

Talk about savings.

Say hello to the Sprint Credit Union Member Discount.

Members
Save

10% 

Business
Members Save

15%*

On select regularly priced Sprint monthly data service.

Valid in conjunction with other credit union and most Sprint national handset offers and promotions.

Restrictions apply. *May be req. up to new 2-yr agmt/activation per line.

Learn more

- Call: 877.SAVE.4.CU
- Visit: SprintStoreLocator.com
- Click: LoveMyCreditUnion.org/Sprint

Be sure to mention this code for your discount

- Members: NACUC_ZZM
- Business Members: NACUC_ZDS_ZZM

Credit union membership validation is required.



Activ. Fee: may req. up to \$30/line. Credit approval req. Early Termination Fee (sprint.com/etf): After 60 days for CL only, up to \$350/line. **SDP Discount:** Avail. for eligible company employees or org. members (ongoing verification). Discount subject to change according to the company's/org.'s agreement with Sprint and is avail. upon request for select monthly data svc charges. Discount only applies to data svc for Better Choice Plans, Sprint Family Share Pack and Unlimited, My Way plans. Not avail. with no credit check offers or Mobile Hotspot add-on. Limit one SDP discount per account. **CL Discount:** Avail. for company/org. liable business lines. Tax ID req. to establish acct. Discount subject to change according to the company's/org.'s agreement with Sprint and is avail. upon request for select monthly data svc charges. Discount only applies to data svc for Better Choice Plans, Sprint Family Share Pack and Unlimited, My Way plans. Not avail. with no credit check offers or Mobile Hotspot add-on. Limit one CL discount per account. **Other Terms:** Offers and coverage not available everywhere or for all phones/networks. Restrictions apply. See store or sprint.com or lovemycreditunion.org/Sprint for details. © 2016 Sprint. All rights reserved. Sprint and the logo are trademarks of Sprint. Other marks are the property of their respective owners. ©2016 CU Solutions Group 08/2016 137822

Advance Fee SCHEMES



An advance fee scheme occurs when the victim pays money to someone in anticipation of receiving something of greater value—such as a loan, contract, investment, or gift—and then receives little or nothing in return.

The variety of advance fee schemes is limited only by the imagination of the con artists who offer them. They may involve the sale of products or services, the offering of investments, lottery winnings, “found money,” or many other “opportunities.” Clever con artists will offer to find financing arrangements for their clients who pay a “finder’s fee” in advance. They require their clients to sign contracts in which they agree to pay the fee when they are introduced to the financing source. Victims often learn that they are ineligible for financing only after they have paid the “finder” according to the contract. Such agreements may be legal unless it can be shown that the “finder” never had the intention or the ability to provide financing for the victims.

Tips for Avoiding Advanced Fee Schemes:

- If the offer of an “opportunity” appears too good to be true, it probably is. Follow common business practice. For example, legitimate business is rarely conducted in cash on a street corner.
- Know who you are dealing with. If you have not heard of a person or company that you intend to do business with, learn more about them. Depending on the amount of money that you plan on spending, you may want to visit the business location, check with the Better Business Bureau, or consult with your bank, an attorney, or the police.
- Make sure you fully understand any business agreement that you enter into. If the terms are complex, have them reviewed by a competent attorney.
- Be wary of businesses that operate out of post office boxes or mail drops and do not have a street address. Also be suspicious when dealing with persons who do not have a direct telephone line and who are never in when you call, but always return your call later.
- Be wary of business deals that require you to sign nondisclosure or non-circumvention agreements that are designed to prevent you from independently verifying the bona fides of the people with whom you intend to do business. Con artists often use non-circumvention agreements to threaten their victims with civil suit if they report their losses to law enforcement.

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: - 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 - 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 - 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