

# Feedback

**R**iegel Federal Credit Union

December 2018  
Volume 56



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

Riegel is pleased to announce the opening of  
a new branch location in Plumsteadville, PA!

## 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, Clinton, and  
Plumsteadville  
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

### Plumsteadville

Local: 1-267-362-5721

Fax Number:  
1-267-362-5722

NMLS - 466809



As you may be aware, Riegel Federal Credit Union has expanded its charter this past year. Riegel's field of membership now includes the following communities in Bucks County, PA; Springfield Township, Riegelsville Borough, Durham Township, Haycock Township, Nockamixon Township, Bridgeton Township, Bedminster Township, Tinicum Township, Plumstead Township, Buckingham Township, Solebury Township, and Wrightstown Township.

Riegel's new Pennsylvania branch offers the same quality services we are all accustomed to. The branch is full-service including drive-up lanes, drive-up ATM, night depository, coin machine and a friendly staff to help you with all your financial needs. The branch is located at 5936 Easton Rd. (Rt. 611) Pipersville, PA 18947.

Check [www.RiegelFCU.org](http://www.RiegelFCU.org) for more information about branch operations.

PLEASE UPDATE YOUR PHONE AND EMAIL ADDRESS WITH US.

# A New Addition: Popmoney and External Transfers



As Riegel grows, so do our services. We are committed to providing our members with the best services for their financial needs. This year we added Popmoney and External Funds Transfers to Riegel's list of services.

**Popmoney** – Popmoney allows you to make person-to-person payments with your Riegel account. Just set up your Popmoney account preferences on Riegel Internet Banking and you'll be ready to send and receive funds. If you need assistance with your Popmoney account set up please contact our eServices department at 1-(800) 635-6829.

**External Transfers** – External Transfers allow members to move their money between their own accounts at Riegel and other financial institutions. To utilize the external transfer services, log into Riegel Internet Banking and provide the needed information to get your money moving.



Here at Riegel, it is a priority of ours to be involved in the community we service. Here are some highlights from the past year!



RFCU 14th Annual Golf Outing Beneficiary – Pictured: Jay Zielinski: President & CEO of RFCU, Deb Phillips: Chief Membership Branch Officer of RFCU, Todd Myers, of Riegelsville Fire Company, and Brian Bechtel, Community Relations Coordinator of RFCU.



The Riegel Racer makes its first appearance at Milford Alive. It was a successful first year finishing 4th overall and earning honorable mention.



## NOTICE OF ANNUAL MEETING

Fellow Members:

December 31, 2018

Plans are being finalized for the 59th Annual Meeting of our Credit Union, which will be held on Tuesday, April 9, 2019 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 4, 2019. 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:

Lillian Bennett

Thom 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 2, 2019.

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 33 years and has served 13 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 is retired from Stem Brothers Inc. in Milford, NJ. 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 48 years. He is a former employee of Fibermark in Warren Glen. Thom has served the past 4 years 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.



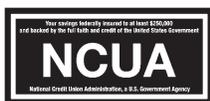
# \$100 CASH REWARD WITH EVERY NEW LINE

It's Sprint's best Credit Union Member Cash Rewards offer ever — another **BEN**efit of membership!

Visit [LoveMyCreditUnion.org/Sprint](http://LoveMyCreditUnion.org/Sprint) to calculate your cash rewards.



Sprint  
works for me



# What's your New Year's resolution?



Getting your finances in order? Buying a new car this spring? Fixing the roof? No matter what you're planning for 2019, the Credit Union is here to make it happen with rates and terms just for you!

- ✓ **DEBT CONSOLIDATION LOAN** – Pay off those nagging bills and reduce your monthly payments.
- ✓ **NEW AND USED VEHICLE LOANS** – Take advantage of manufacturers' deals and end of model year sales.
- ✓ **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.



@RiegelFCU



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	YES	NO
<b>For our marketing purposes</b> – to offer our products and services to you	YES	NO
<b>For joint marketing with other financial companies</b>	YES	NO
<b>For our affiliates' everyday business purposes</b> – information about your transactions and experiences	NO	We don't share
<b>For our affiliates' everyday business purposes</b> – information about your creditworthiness	NO	We don't share
<b>For nonaffiliates to market to you</b>	NO	We don't share

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. - Riegel Federal Credit Union has no affiliates
<b>Nonaffiliates</b>	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.
<b>Joint Marketing</b>	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. - Our joint marketing partners include insurance companies