

Update Your Contact Information
Is your information up-to-date?

The best way to guarantee accurate communication between you and Riegel FCU is to make sure your mailing address, email address and phone number on file is valid, so you can:

- * Receive important documents and information sent to your home address;
- * Receive confirmation emails for Riegel Internet Banking (RIB); Visa Cards; Digital Services;
- * Get notified of important RFCU updates and changes;
- * Save time by getting priority information sent to you;
- * \$5.00 monthly dormant fee after 2 years;

Please call us at 1-800-635-6829 to let us know when you have moved or changed your phone number. When [you have moved, we need you to complete a change of address card for our records.

For online banking, you can log into RIB and in the upper right-hand corner, select "My Settings". There, you can update your profile information for RIB which will ensure you receive proper communications via email and/or text message.

Check Out Our Convenient Digital Services:



- ✓ Riegel Mobile App
- ✓ Riegel Internet Banking (RIB)
- ✓ Call-24 Audio Response Banking
- ✓ eStatements
- ✓ External Funds Transfer
- ✓ Remote Check Deposit Capture
- ✓ Web Signatures
- ✓ Digital VISA Payments
- ✓ Online Bill Pay
- ✓ Branch & ATM Locator
- ✓ Text Message Banking
- ✓ Zelle
- ✓ Cross Account Transfers
- ✓ Apple Pay, Google, & Samsung Pay
- ✓ Card Connect

Riegel Federal Credit Union

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 member, 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. <ul style="list-style-type: none">■ <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. <ul style="list-style-type: none">■ <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. <ul style="list-style-type: none">■ <i>Our joint marketing partners include insurance companies.</i>

Questions? Call 1-800-635-6829 or go to www.riegelfcu.org

THE CURRENCY
Riegel Federal Credit Union

December 2025
Volume 63



At Riegel Federal Credit Union, we're committed to giving our members the best of both worlds – the personal service of a community credit union paired with the modern digital tools you need for everyday life. This year, we've invested in several major upgrades to make banking easier, clearer, and more convenient. From a refreshed online experience to smarter credit tools and a faster way to apply for loans, every enhancement was built with you in mind. Many of these improvements came directly from member feedback – helping us design a digital experience that supports how you bank today, without losing the personal touch you count on.

We're excited to introduce the new face of Riegel FCU's digital experience – built to help you bank confidently, wherever life takes you.

A WHOLE NEW DIGITAL BANKING EXPERIENCE

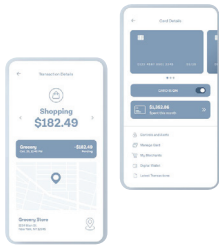
Last November, Riegel FCU launched a new digital banking experience that is modern, intuitive, and customizable.

If you have not logged into Riegel Internet Banking (RIB) lately, check it out at www.riegelfcu.org or use the Riegel Federal Credit Union Mobile App on a smartphone. You have access to all the features you need and the ability to customize your homepage. When you sign into RIB (Web or Mobile), you will be able to see all the exciting features like Card Connect for your Visa Credit and Debit Card, updated Bill Pay for electronic payments, Remote Deposit for Checks, access to eStatements, money transfer with Zelle®, Goal Builder for savings planning, and our newest product Credit Score by SavvyMoney®.

What's New:

- Faster navigation with improved security behind every click
- A smoother experience across both desktop and mobile
- Clean, intuitive menus that help you get where you need to go
- Clearer account views, faster page loading, and a fresh visual style

The service and values you trust are still at our core – now elevated by a modern digital platform that supports your everyday needs with speed and simplicity.



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

CREDIT UNION HOURS

Monday - Thursday
9:00 am - 5:00 pm

Friday
9:00 am - 6:00 pm

Saturday - Milford
9:00 am -12:00 pm (Drive-up only)

Saturday - Flemington and Clinton
9:00 am -12:00 pm

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



Credit Score by SavvyMoney®: Your Credit, Reimagined

Credit Score by SavvyMoney® provides a smarter, easier way to understand and strengthen your credit – right from your Riegel online banking dashboard.

Your New Credit Score Tools:

- Real-time credit score refreshes
- Instant access to your full credit report, anytime
- Alerts for changes that affect your financial health
- Personalized tips to build and protect your score
- Savings recommendations tailored to your profile
- A clean, modern dashboard that's easy to explore
- One-tap loan applications with your information already preloaded for speed and simplicity
- Pre-qualified Riegel FCU loan offers – no hard pull on your credit report until you apply

Your credit, your options, your financial future – all in one simple, secure place.

Enhanced Loan Application: Faster, Simpler & More Connected

Our new loan system brings you a cleaner, more streamlined way to apply for loans from start to finish – whether you're shopping for a new vehicle, consolidating debt, or opening a Visa card.

Here's What's Improved:

- Faster approvals and quicker response times
- Better communication with your lending team
- Automatic delivery of loan documents
- A fully mobile-friendly experience for busy members
- A simple, secure upload tool for any items we need
- Designed for real life – whether you're at home, at work, or on the go.

Introducing SavvyMoney!



NEW FEATURES FOR OUR MEMBERS

Two New Ways to Make Life Easier, Smarter & More Flexible

We're excited to introduce two new tools designed to bring you more convenience and peace of mind — whether you're managing monthly bills, preparing for the holidays, or planning something exciting for the year ahead.

MESSAGEPAY®: LOAN PAYMENTS & ACCOUNT TRANSFERS MADE SIMPLE

Managing your loan payments — and even transferring money to your Riegel account — just got easier than ever. With MessagePay®, you can make secure, instant payments or account transfers right from a text message. No logging in. No passwords. No extra steps.



Why Members Love MessagePay®:

- A secure text link is sent straight to your phone
- Tap the link— pay your loan in seconds
- Use a debit card or an external bank account
- Transfer funds into your Riegel account directly through MessagePay®
- Works from any smartphone
- Helps prevent late payments with friendly reminders
- No navigating menus or signing in to online banking

Whether you're at work, running errands, or juggling family schedules, MessagePay® lets you take care of your financial to-dos with one quick tap.

Safety Matters

All MessagePay® notifications come directly from Riegel FCU's secure system.

If you ever have concerns, just give us a call — we're always here to help.

When You'll See MessagePay®

Members will begin receiving secure payment texts as part of their regular loan cycle.

You stay fully in control of how and when your payment or transfer is made.

SKIP-A-PAY: EASE HOLIDAY SPENDING & PLAN YOUR DREAM VACATION

Life has busy seasons — and some seasons come with extra expenses.

Whether you're buying holiday gifts, traveling to see family, prepping for back-to-school, or finally planning that dream vacation, Skip-A-Pay gives eligible members the option to skip two qualifying loan payments per year when you need a little more room in the budget.

How Skip-A-Pay Helps:

- Creates space for holiday shopping
- Helps with family travel costs
- Lets you save toward a bucket-list trip or weekend getaway
- Reduces money stress in high-expense months
- Gives you a temporary budget break
- Applies to select eligible loans
- Keeps your loan in good standing when properly skipped

Perfect Times to Use Skip-A-Pay:

- December holidays & gift-giving season
- Vacation planning — family trips, honeymoons, dream destinations
- Back-to-school months
- Unexpected home or car repairs
- Medical or emergency expenses

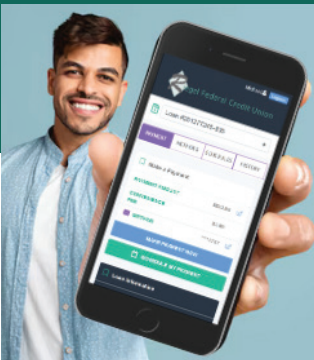
Use it when it helps the most — during the times of year when a little extra breathing room makes a big difference.

More Flexibility. More Ease. More Peace of Mind.

MessagePay® and Skip-A-Pay were built to support real life and real members — giving you simple, flexible options that help keep you on track during every season.

And as always, if you ever have questions or want help exploring these features, your Riegel team member is only a call or visit away.

**Standard fees may apply. Skip-A-Pay and MessagePay are an optional service.*



NOTICE OF ANNUAL MEETING

December 31, 2025

Fellow Members:

Plans are being finalized for the 66th Annual Meeting of our Credit Union, which will be held on Wednesday, April 15, 2026 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, 2026. The member ticket price for the dinner will be \$20.00 and guest tickets will be \$25.00. We will have Cocktail hour from 5:30 to 6:30, a short business meeting* at 6:30 followed by a light 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

Linda Milo

Rosemarie Verish

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, 2026.

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

AUDREY BALOGH

**Incumbent Nominated By
Nominating Committee**

Audrey has been a member of the credit union for 55 years and has served on the Board of Directors for the last twelve years. Prior to joining the board, for 21 years Audrey was a member of the Supervisory Committee, which is responsible for Internal Auditing. Audrey currently resides in Holland Township, NJ with her husband, Charlie.

LINDA MILO

**Incumbent Nominated By
Nominating Committee**

Linda has been a member of the credit union for 31 years and has served on the Board of Directors for the last 3 years. Prior to joining the board, for 8 years Linda was a member of the Supervisory Committee. Linda currently resides in Holland Township, NJ with her husband, John.

ROSEMARIE VERISH

**Incumbent Nominated By
Nominating Committee**

Rosemarie has been a member of the credit union for 32 years and was appointed to the Board of Directors this year. Prior to joining the board, for 17 years Rosemarie was a member of the Supervisory Committee. Rosemarie currently resides in Holland Township, NJ.





trust&will

Members Save 20%

on any online estate plans

SCAN QR CODE TO GET STARTED OR
VISIT OUR CREDIT UNION WEBSITE



Now Closing at 5:00 P.M. on Thursdays