

FEEDBACK

THE PUBLICATION FOR MEMBERS OF RIEGEL FEDERAL CREDIT UNION

515 Milford-Warren Glen Road, Milford, New Jersey 08848

Volume 40

December 2004

Credit Union Hours

Monday-Wednesday
9:00 - 5:00

Thursday
9:00 - 6:00

Friday
9:00 - 7:00

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

Saturday-Flemington
9:00 - 12:00
(Teller Transactions Only)

Contact Numbers

Milford

Toll Free Number:
1-800-635-6829

Fax Number:
1-908-995-2508

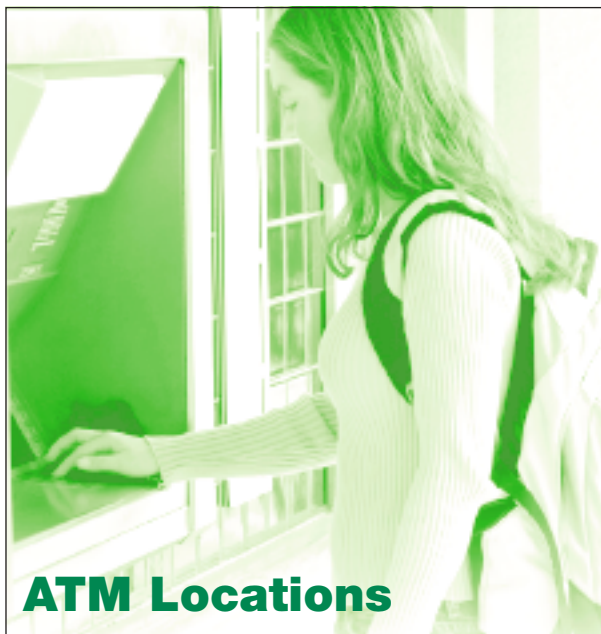
Loan Dept.
Fax Number:
1-908-995-0714

Flemington

Toll Free Number:
1-888-635-6355

Fax Number:
1-908-284-2208

Loan Dept.
Fax Number:
1-908-284-2005



ATM Locations

If you use an ATM that is owned and operated by Riegel FCU (listed below) and use a Riegel FCU ATM card, you will not be charged a fee by the Credit Union. Automated Teller machines owned by the Credit Union may be found at the following locations in Hunterdon County:

- Milford Citgo
- Hunterdon County Library on Rt. 12 in Flemington
- Riegel FCU - Flemington Branch at Hunterdon Shopping Center
- The Flemington Quickmart & Deli (Rt. 202 & 31)
- Kathee's General Store in Frenchtown
- Holland Liquors in Holland Township

If you use an ATM that is not operated by Riegel FCU, you will be charged a \$1.00 fee for every withdrawal, inquiry, transfer, or purchase. This fee will be debited from your account. You may also be charged an additional fee by the owner of the ATM or by any national, regional, or local network used in processing the transaction. This ATM surcharge will be debited from your account.

RIEGEL CROWN ACCOUNT

Puts your home equity to work for you

You wanted greater flexibility and now you have it! The Riegel Crown Account offers members the benefits of a home equity loan with the convenience of a line of credit.

When you're approved for your Riegel Crown Account, you will be assigned a line of credit. Instead of receiving a lump sum disbursement of the loan proceeds, you will have access to funds as you need them through a convenient checkbook or by visiting the Credit Union office.

Use your Riegel Crown Account as you would a conventional home equity loan. For instance, you can pay for home improvements, college tuition or buy a car. Consider using your Riegel Crown Account to pay off debt such as credit cards, personal loans or car loans.

Now is the time to pay off your existing line of credit with another institution. Call the Credit Union to speak to a member of our friendly loan staff who will answer any of your questions.

A Riegel Crown Account offers you:

- **Convenience**
- **Prepayment without penalties**
- **Access by check**
- **Competitive rates**

NCUA



WWW.RIEGELFCU.ORG



Remember:

The Credit Union offers Traditional, Roth and Education IRAs. Stop by the office to set up your retirement account.

DID YOU KNOW...

The Credit Union has surpassed the \$100 million dollar mark in assets.

ATM Locations

Milford Citgo on Milford-Frenchtown Road

Hunterdon Library on Rt. 12 in Flemington

Kathee's General Store on Kingwood Avenue in Frenchtown

Riegel FCU - Flemington Branch
Hunterdon Shopping Center in Flemington

Flemington Quickmart & Deli on Rt. 202 and 31 North

Holland Liquors
In Holland Township



Your savings federally insured to \$100,000
NCUA
National Credit Union Administration
A U.S. Government Agency

Join Us at Our Annual Meeting

"Mark your calendar" – The credit union annual meeting of the membership will be held on April 23, 2005, at The Almond Tree Manor in Alpha, NJ. Doors open at 5:00 PM with dinner served at 6:00 PM. After dinner, there will be dancing with music by Krazy Kat. Tickets will go on sale at the Credit Union on March 7, 2005.

Membership Card Reminder

For faster service, please have your membership card handy when doing transactions at either the lobby or drive-up teller windows. If you have lost or misplaced your card, please stop in the Credit Union, and we will give you a replacement card. Remember, showing your membership card improves security and protects you, our member. Thanks!



Tips on Credit Card Safety

Making purchases online or over the telephone can be a great convenience and generally is very secure. However, there are precautions you can take to make sure your purchasing experience does not result in fraud.

- Do not give out your credit card number online or on the phone unless you were the one initiating the transaction.
- When performing transactions with multiple merchants, try to use the same credit card with each merchant, including future transactions.
- Finally, thoroughly review all credit card statements and immediately dispute and report any charges that you did not make. This is accomplished by simply notifying your credit card provider in accordance with its reporting rules and procedures.
- Whenever you call in an order over the phone, avoid using cordless or cellular phones. Thieves have devices and tools that can intercept your phone calls on cordless or cellular phones. For maximum security, use a corded phone when giving out confidential information over the telephone.



Get Out of Line and Into Direct Deposit

Managing your family, work, and a social schedule is hard enough without having to worry about making a deposit. The Credit Union is here to make your life easier with Direct Deposit! This service automatically deposits your paycheck and/or recurring government or retirement check into your Credit Union account(s).

If you're not already using Direct Deposit, here are a few good reasons to sign up now.

- Direct Deposit eliminates special trips to the Credit Union to make deposits in person. This saves time, fuel, vehicle use, and avoids traffic hassles.
- Direct Deposit eliminates waiting in line.
- Direct Deposit eliminates the worry that your government/retirement check could be lost, misplaced, or stolen from your mailbox.
- Direct Deposit eliminates lost time. Your money starts earning dividends sooner because the deposits are not delayed.

Why Don't You Have Our Visa Credit Card?

- **No annual Fee**
- **1/2% Rebate on purchases**
- **Low rate of 12.9%**
- **Cash advances**
- **World wide acceptance**
- **Local support**

Did You Know?

Members can have multiple savings accounts under the same member number without opening a new account. A deposit of new funds is not required to open those types of accounts.

The Fair and Accurate Credit Transactions Act Notice

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

Fellow Members:

Plans are being finalized for the 45TH Annual Meeting of our Credit Union, which will be held on Saturday, April 23, 2005 at the Almond Tree Manor in Alpha. We hope you are planning to be with us.

Tickets will go on sale at the Credit Union on Monday, March 7, 2005. The member ticket price for the dinner will be \$15.00 and guest tickets will be \$30.00. We have arranged for the doors to open at 5:00 p.m. Dinner will start at 6:00 p.m., followed at 7:30 by a business meeting*, and then entertainment and dancing for your pleasure.

In accordance with Riegel Federal Credit Union's Bylaws, 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:

Raymond P. 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 18, 2005.

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 mem-

bers 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.

Nominee Biographies

Raymond P. Bellini

Is Chairperson of the Board of Directors and has served the last 15 years in this office. Ray previously served 28 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. He worked at the Riegel Mill for many years. Ray resides in Holland Township, NJ with his wife Marie.

Joan Kunich

Is Corporate Secretary and has served on the Board of Directors for the last 24 years. Joan serves on the Pension Committee. Joan's commitment is in the area of product quality as it pertains to the membership. She worked at the Riegel Mill for many years. Joan currently resides in Holland Township, NJ with her husband Fred.

Noralie LaFevre

Is currently a member of both the Board of Directors and Supervisory Committee. Noralie's commitment is in the area of community activity and development. Noralie has been a member of the credit union for 18 years. She was employed by the Borough of Milford for many years. Noralie currently resides in Milford Borough with her husband, Terry.

The Riegel Check Card is here!

The Riegel Check Card can be used to make purchases at many Visa merchant locations worldwide as well as over the telephone or on the Internet. The Check Card acts like a check because the purchase amount is deducted from the cardholder's share draft account. Members can leave their checkbook at home and use the Riegel Check Card.

The Riegel Check Card can be used at ATMs (NYCE or CIRRUS) to make withdrawals, inquiries or transfers too. Unlike a credit card, the Check Card does not accrue interest nor does it have a line of credit.

When making purchases, members should select the "credit" option in order to sign a slip for signature based transactions. Generally, signature based transactions are beneficial to our members because they won't be charged a transaction fee for signature based transactions.

Selecting the "debit" option will require members to enter their PIN number to complete the transaction. PIN based transactions at point of sale will incur transaction fees. However, using the Riegel Check Card at a Riegel Federal Credit Union ATM with your PIN number will not incur any transaction fee.

Apply today to enjoy the convenience of the Riegel Check Card!



Riegel Federal Credit Union

You can bank on us!

SERVING OUR MEMBERS SINCE 1960

Riegel Federal Credit Union offers a large variety of products and services to meet all of your financial needs.

- Regular Shares
- ATM cards/machine access - Riegel machines located at Milford Citgo, Hunterdon County Library on Rte 12 in Flemington, Kathee's General Store in Frenchtown, Flemington Quickmart & Deli (On Route 202 & 31 North), Holland Liquors on Rt. 519 & Hunterdon Shopping Center in Flemington
- Coin Sorter/Counting Machine - For member use only - NO SERVICE FEE
- RIB (Riegel Internet Banking) - <http://www.Riegelfcu.org>
- Call 24 Audio Response - Toll Free (1-800-505-4644)
- Shares, Share Drafts, Business Accounts, Term Share Accounts (CDs), Holiday Club, and Vacation Club Accounts
- IRA's
- Savings Bonds
- Direct Deposit (Our routing number is 2212-7669-7)
- American Express Travelers Checks - NO FEE

We also offer a full portfolio of loan products from which to choose.

- Home Equity Loans - Fixed Rates up to 20 years
- Home Equity Lines of credit
- New Car Loans up to 6 years
- Used Car Loans up to 6 years
- Student Loans
- Personal Loans up to \$10,000.00
- Shares Secured/Pledged Loans
- Visa Cards up to a \$10,000.00 line of credit.
- Loan Protection - **Current coverage applies only to signature loans, education, and share secured loans.**

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