

Feedback

Riegel Federal Credit Union
Hunterdon County's Premier Credit Union

December 2017
Volume 55



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



Tips for Avoiding Scams

Sign-up for transaction alerts if offered, if not stay on top of your transactions by monitoring your account closely and report suspicious activity to the credit union immediately.

- ✓ Think before you click! And, this doesn't just pertain to emails, be weary of online ads, applications, eGreeting cards and much more. Cybercriminals mimic legitimate content making it difficult to detect, so look out for slightly altered URLs.
- ✓ Don't trust a site or name you don't know and don't fall for the too good to be true prices.
- ✓ Use payment methods that offer tokenization. Many mobile wallets offer mobile, online and in-person settings that include tokenization.
- ✓ Have unique, complex passwords for sites that store your information and change your passwords frequently.
- ✓ Be cautious of the charities you are giving to online, in-person, and over the phone. Avoid donating to collection boxes and via phone and inquire the charity name and find them online.
- ✓ Ensure home computers, laptops, and tablets are protected with antivirus, anti-spyware and a firewall.
- ✓ Look for ATM and gas pump tampering, skimmers, or shimmers. Do not use the ATM or gas pump if you suspect tampering.



PLEASE UPDATE YOUR PHONE AND EMAIL ADDRESS WITH US.

Download the FREE RFCU Mobile Banking Apps at www.Riegelfcu.org

With our mobile applications, Riegel FCU is bringing more convenience and benefits to our members, and it'll be easier than ever to manage your finances on the go from your smartphone or mobile device.

Here's what's new:

- Access your Riegel Federal Credit Union account information on your Apple or Android smartphone or tablet with our Apps, or on any mobile device with a web browser. Our new mobile optimized website makes it easier than ever to use RIB (Riegel Internet Banking).
- More important account information all in one place – View due dates and minimum payment amounts for your loans.
- Move your money faster, with quick access to the "Pay now" and "Transfer money" buttons on the transaction screens.

Please note: When you first log into the Mobile App you'll need to receive a one-time passcode via text or phone call.

Manage Your Money on the Go

The RFCU mobile apps make it easy and convenient to manage your finances wherever you are! Quickly and securely manage your RFCU accounts no matter where life takes you. Away from your computer and need to pay a bill? Now it's easier than ever! Or maybe you just need to check your balances, deposit checks, or find the nearest RFCU ATM. It's all at your fingertips with the RFCU mobile applications!

- Check account balances, transfer money and monitor recent transactions
- Deposit checks
- Use RFCU Bill Pay to pay bills to existing payees
- Make payments to your RFCU loans by transferring a payment
- Find the nearest RFCU Branch or ATM

Please Note: You must have a Riegel Internet Banking (RIB) login and password to use the mobile applications. Fingerprint recognition on supported devices.



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COMPARE.
APPLY.**



**Buying a new car?
Our new AskAuto® app can help.**

Shop for your dream car and apply for a loan with ease using our new, **FREE**, mobile app.

Learn More at:

WWW.RIEGELFCU.ORG



NOTICE OF ANNUAL MEETING

December 31, 2017

Plans are being finalized for the 58th Annual Meeting of our Credit Union, which will be held on Tuesday, April 10, 2018 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 5, 2018. 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:

Dale Hanna

David Szwec

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 3, 2018.

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 39 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 SZWEC

Incumbent Nominated By
Nominating Committee

Dave is a life-long resident of Milford, NJ who has been a credit union member for 39 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 33 years as an Independent Insurance Agent.



\$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 to calculate your cash rewards.



Our 20 year home equity loan is back!

The Credit Union offers fixed rate Home Equity Loan terms up to 20 years and 80% of the value of your home.

Please contact the Loan Department at 1-800-635-6829 to apply today.



PowerSports and Recreational Vehicle Loans

The Credit Union offers loans for the purchase of various powersports vehicles such as ATV, Side-by-Side, Jet-Ski, Wave runners, other water craft, off road motorcycles, and snowmobiles.

The Credit Union also offers loans for the purchase of recreation vehicles such as boats and campers.

Please contact the Loan Department at 1-800-635-6829 for our latest offerings and programs to meet your needs.



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. - 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