

THE CURRENCY



December 2021
Volume 59

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

CREDIT UNION HOURS

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

Thursday
9:00 am - 6:00 pm

Friday
9:00 am - 6:00 pm

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

Saturday - Flemington, Clinton, and Plumsteadville
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

Please update your phone and email address with us.



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7133-001-1

The perfect loan for whatever you need. From your Credit Union!

- ✓ Personal
- ✓ Shares Secured
- ✓ Auto
- ✓ Motorcycle
- ✓ Recreational Vehicles
- ✓ PowerSports
- ✓ Real Estate
- ✓ VISA Credit Card
- ✓ Student Loans



Apply & Close your loan online!*

Quick. Safe. Easy.

** Online loan closing is available
for most loan products*

PLEASE NOTE:

The Credit Union Card Services Department, which was previously located at the Clinton, NJ branch location, was merged into the eServices Department at the Milford, NJ branch location. If you have any questions regarding RIB (Riegel Internet Banking), bill payment, ACH, fund transfers, lost or stolen VISA or Debit cards, or any other questions regarding RIB or your Riegel FCU Credit or Debit Cards, please contact the eServices Department at 1-800-635-6829.

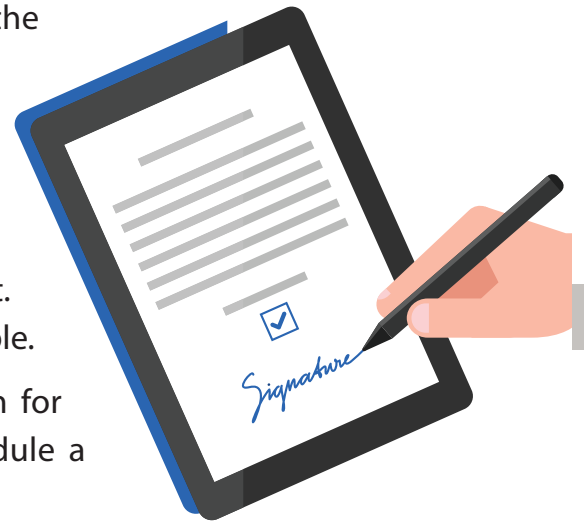


Riegel FCU now offers our members the option to sign most* loan documents electronically!

The Credit Union is happy to now offer our members the convenience of not just applying for their loan online, but also the option to close them without ever having to leave your home using our new Web Signatures feature!

The Benefits of using Web Signatures:

- **Quick.** When using Web Signatures, there's virtually no wait. You can complete your loan paperwork as soon as it's available.
- **Safe.** Web Signatures provides a safe and secure option for members to close their loans without the need to schedule a closing.
- **Convenient.** You can sign your loan documents with Web Signatures on your PC, laptop, tablet, or mobile device.



Due to COVID-19, we are asking members to close their loans electronically via the Web Signatures service to help promote social distancing and reduce overall exposure for the safety of our members and staff.

* Web signatures is available for most loan documentation. However, there may be some documents that require additional processing.



You almost always have your smartphone with you. Wouldn't it be great if that was all you needed to make a purchase? Riegel Federal Credit Union now supports Apple Pay, Google Pay, and Samsung Pay to use your Riegel Federal Credit Union Debit card with your mobile payment apps.

Signing up is simple. Pick your favorite mobile wallet, be it Apple Pay, Google Pay, or Samsung Pay and add your Riegel Federal Credit Union Debit card, then shop at participating locations. There's no need to have your cards on you.



NOTICE OF ANNUAL MEETING

Fellow Members:

December 31, 2021

Plans are being finalized for the 62nd Annual Meeting of our Credit Union, which will be held on Wednesday, April 20, 2022. We will update you with the time and place with additional details at a later date.

In accordance with Riegel Federal Credit Union's Bylaws, 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

Thomas 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 5, 2022.

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

LILLIAN BENNETT

Incumbent Nominated By
Nominating Committee

Lillian has been a Credit Union member for 36 years and has served 16 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 Long Beach Township, NJ with her husband, Bill.

THOMAS WILSON

Incumbent Nominated By
Nominating Committee

Thom has been a member of the credit union for 51 years. He is a former employee of Fibermark in Warren Glen. Thom has served the past 7 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.



Love My Credit Union
rewards

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**YOU COULD BE SAVING
UP TO \$360 PER YEAR
ON WIRELESS**

Keep your phone, number
and network and save
when you switch to
no-contract wireless.

START SAVING AT
LoveMyCreditUnion.org



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)
- * Get notified of important RFCU updates and changes
- * Save time by getting priority information sent to you
- * 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.



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.	

IMPORTANT NOTICE:
 As a reminder there is a **\$5.00 monthly dormant account fee for inactivity 2 years or more.**

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

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
 - ✓ Popmoney
 - ✓ Cross Account Transfers
- ✓ Apple Pay, Google, & Samsung Pay

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 insurance companies

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