

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.

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
- ✓ Coming Soon Zelle
- ✓ Cross Account Transfers
- ✓ Apple Pay, Google, & Samsung Pay



| 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 insurance companies |

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

Rev 12/23

THE CURRENCY



December 2023
Volume 61



Letter from the President

Dear Members,

As 2023 comes to an end, I'd like to take a moment and reflect on a few of the many things that happened throughout the year here at Riegel FCU. Some of these things were planned, and some of them were unexpected.

In the first half of 2023, the Credit Union performed planned conversions of its credit card processor as well as our core processing systems. These two items alone were expected and proved to be extensive projects that required a significant investment of both time and effort by all the staff here at the Credit Union. As could be expected, there were some bumps in the road that unfortunately affected our level of member service at times. For that we apologize for any inconvenience that may have caused you and thank you for your patience as we continue to work tirelessly to meet our members' financial needs. The efforts of our staff and the changes that were made will ultimately allow us to increase the level of service we provide for our members, operate more efficiently, and expand our portfolio of products and services that we offer.

One of the challenges that was unexpected was the need to move our Clinton Branch to a new location. While this was not anticipated, it does provide us with opportunities to better serve our members in the Clinton area. Our new Clinton Branch has three drive-up lanes, a 24-Hour Drive Up ATM, and an abundance of available parking. Additionally, our e-Services Department relocated from Milford to the Clinton location. Please stop by for a visit if you are in the area, it's literally right down the street from our old branch location on the 1st Floor at 178 Center Street.

Our members are a crucial part of the Credit Union's success, and I ask that all of you help spread the word to your friends and family and get them to join RFCU if they aren't already a member.

Thank you for your continued support, and for the trust that you have bestowed in us here at Riegel Federal Credit Union.

Scott B. Husted

Scott B. Husted
President/CEO

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.



Like us! @RiegelFCU



7133-002-1



OUR CLINTON BRANCH HAS

Moved!

178 Center Street, First Floor
Clinton, NJ 08809

Beware of Check Washing Scams

Thieves use a technique called “check washing” to scam you out of your money. That involves using chemicals that erase your writing on the check, such as the name of the recipient and the amount of the check. Once the payment is blank, they can fill in new information, including the amount.

Check washing scams involve changing the payee names and often the dollar amounts on checks and fraudulently depositing them. Occasionally, these checks are stolen from mailboxes and washed in chemicals to remove the ink. Some scammers will even use copiers or scanners to print fake copies of a check.

USPS makes these recommendations to protect yourself from check washing:

- **Deposit mail before last pickup.** Deposit your outgoing mail in blue collection boxes before last pickup or at your local Post Office™
- **Retrieve mail frequently.** Never leave your mail in your mailbox overnight
- **Hold mail at the Post Office.** If you're going on vacation, have your mail held at the Post Office or have it picked up by a friend or neighbor

You can further avoid exposure to having checks stolen by using bill pay and ACH for making regular payments. Not only is it convenient, you can save on postage and not worry about your check arriving before a deadline.



Coming Soon

Send money to family and friends with Zelle®.

It's free* in our app.

Learn more at <https://www.riegelfcu.org/home/services/zelle>.



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, 2023

Plans are being finalized for the 64th Annual Meeting of our Credit Union, which will be held on Wednesday, April 17, 2024 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, 2024. 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 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 Szvec

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, 2024.

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

DALE HANNA
Incumbent Nominated By
Nominating Committee

Dale has been a credit union member for 45 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 SZVEC
Incumbent Nominated By
Nominating Committee

Dave is a life-long resident of Milford, NJ who has been a credit union member for 45 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 39 years as an Independent Insurance Agent with James A Connors Associates in Califon, NJ.

There are more reasons than ever to love being a member of ##CUNAME##.

Your credit union membership is about the trust and care of community, built around where you live, work and play. That's why credit union membership saves you money through exclusive member-only offers through our trusted partners. Through Love My Credit Union Rewards, credit union members have saved over **\$2 billion** with offers like these:

- » **T-Mobile:** Get **\$50 for each new line** you switch to T-Mobile through Love My Credit Union Rewards. Call 877-520-1160 to get this member offer.
- » **Spectrum Mobile:** Get a **\$50 cash reward** for each new line when you switch to Spectrum Mobile. Call 833-804-3916 to get this special offer.
- » **Turbo Tax:** Get a bigger discount this tax season with **savings of up to 20%** on Turbo Tax federal products.
- » **H&R Block:** Members can **save up to \$25** on in-office tax prep at H&R Block.
- » **TruStage Home & Auto Insurance Program:** Get exclusive member pricing and a FREE, no-obligation quote by calling 800-789-6286.
- » **Asurion Home+:** Exclusive access to home tech support and protection.
- » **Rental Kharma:** Build your credit history with rent and **save up to 30%** on Rental Kharma.
- » Exclusive access to the **Love My Credit Union Rewards Powersports, RV & Boat Buying Program.**

Learn all about how your credit union membership gets you all these exclusive savings, and more at [LoveMyCreditUnion.org](https://www.rieglfcu.org/love). Check them out and start enjoying credit union member benefits you never knew you had.

