

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
- ✓ Popmoney
- ✓ 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 <p>When you are <i>no longer</i> our member, we continue to share your information as described in this notice.</p>
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 <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
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 <p>State law and individual companies may give you additional rights to limit sharing.</p>

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 2024
Volume 62



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 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



Riegel Federal Credit Union is excited to announce the launch of its **First Mortgage Program** beginning in January 2025, in partnership with **Member First Mortgage, LLC**. This new initiative aims to offer affordable mortgage solutions and exceptional service to our members who are looking to purchase a new home or refinance an existing mortgage.

Our **First Mortgage Program** provides a wide range of options to fit different needs, including but not limited to:

- First-time homebuyer perks;
- Adjustable-rate mortgage (ARM) options;
- Low down payments;
- Fixed-rate loan locks;
- Rural Development loan options;
- Jumbo lending for higher-value properties.

Whether you are buying or refinancing, Riegel Federal Credit Union is here to help make your homeownership dreams a reality. Our team understands that buying a home is likely the largest investment you will make, and we are committed to providing personalized service to guide you through the process.

Apply now via the link on our website: <https://www.riegelfcu.org/home/loan> or contact the Riegel Federal Credit Union Loan Department for more information.

We look forward to assisting you on your journey to homeownership!

RIEGEL CARD CONNECT

Riegel FCU is proud to offer an enhanced digital card experience for our members. It is our goal to offer the tools to make your financial life easier. Visa® Debit cardholders and/or Visa® Credit cardholders can add their Riegel issued cards to Card Connect today. Riegel Card Connect is available when you log into our Online Banking Mobile App on your smartphone or our Riegel Internet Banking (RIB) through a website browser. Once you are in online banking, you can choose the Card Connect icon and begin managing your cards.

Riegel Card Connect puts you in control of your cards. Some great features include the ability to:

- ✓ Turn your card on/off;
- ✓ See where your card is stored online;
- ✓ Set spend limits based on location, amount, merchant type, and transaction type;
- ✓ Create travel plan notifications for Riegel FCU card usage;
- ✓ Dispute transactions.

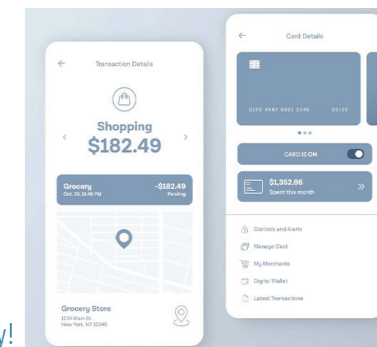
You may shop with a physical card or a digital card. Riegel Card Connect gives you the best of both worlds. Using Card Connect, you can enjoy many benefits like:

- ✓ Accessing your cards 24/7;
- ✓ Adding your cards to digital wallets like Google Pay™, Apple Pay™, or Samsung Pay™;
- ✓ Activating cards in the app easily;
- ✓ Viewing, managing, or redeeming rewards (credit card);
- ✓ Reporting lost or stolen cards.

Riegel Card Connect is a robust money management system. Members can now access spending information such as:

- ✓ Clear and detailed merchant names and company logos;
- ✓ Merchant locations and contact information;
- ✓ Access to account history and statements on your cards;
- ✓ Push notifications and emails alerts on card activity.

Go to https://www.riegelfcu.org/home/services/card_connect and learn more about all that Riegel Card Connect can do for you today!





LEARN MORE ABOUT THE RIEGEL FCU CREDIT CARD TRIFECTA!

Riegel Federal Credit Union has launched three new credit cards:

We have customized each card to meet our members' individual needs. Look at the benefits of **Riegel Rewards, Riegel Value, or Riegel Secured** and find out which card is best for you! Each card comes with a 0.00% Introductory APR for six months from account opening on Balance Transfers. All credit card applications are subject to full underwriting considerations. For rate information go to <https://www.riegelfcu.org/home/ratesfees/loan> or contact us at any branch location.

RIEGEL REWARDS	RIEGEL VALUE	RIEGEL SECURED
<ul style="list-style-type: none"> Rewards - Everyday Purchases: 2 points for every \$1.00 spent that can be redeemed on our UChoose Rewards® program site. 	<ul style="list-style-type: none"> Competitive Annual Percentage Rates (APRs) for Purchases, Balance Transfer and Cash Advances designed to save you money. 	<ul style="list-style-type: none"> Secured by funds in your Regular Share (savings) Account - Great for building new credit or repairing your current credit.

How to get the most from your credit card at Riegel Federal Credit Union:

You can now access your card account information through several channels available to all cardholders. To set up your account, please visit: Riegel Internet Banking (RIB) at <http://www.riegelfcu.org/home/resources/eservices> and follow the link to register. You can visit the link provided or access via Riegel Internet Banking (RIB) to register for eCustomer Service (eCS), the RFCU Visa Credit Card online portal.

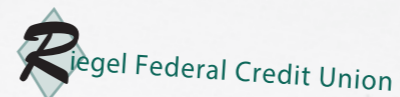
If you prefer to use your smartphone and you have already been registered for Riegel Internet Banking (RIB), you can download our Riegel FCU Mobile App through your device's App Store. To get information on your card, request payments, get a replacement card, or to report your card lost/stolen, the automated cardholder assistance center can be reached at 1-800-320-1719.

What can I do with the rewards points that I have earned?

Rewards points are managed through our UChoose Rewards® partner site. This site can be accessed by going to your account in the eCustomer Service (eCS) online site and choosing UChoose Rewards in the drop-down menu to register. See details above for assistance logging into eCS.

Within our UChoose Rewards® program site, you will be able to view your current rewards earned and get answers to frequently asked questions. You can redeem your points at the point-of-sale with our Pay with Points program or online for cash back, event tickets, electronics, gift cards, hotel rooms, rental cars, airline tickets, and so much more.

For more information about our Credit Card Program, you may visit us online at <https://www.riegelfcu.org/home/loan/visa>, stop into one of our branches, or reach out to our member service team.



NOTICE OF ANNUAL MEETING

December 31, 2024

Fellow Members:

Plans are being finalized for the 65th Annual Meeting of our Credit Union, which will be held on Wednesday, April 16, 2025 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 3, 2025. 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:

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 1, 2025.

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 39 years and has served 19 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 splits her time between Long Beach Township, NJ and Downingtown, PA with her husband, Bill.

THOMAS WILSON

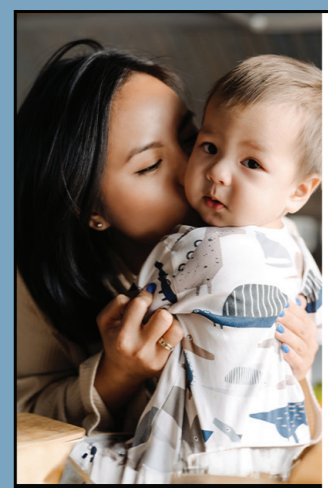
Incumbent Nominated By Nominating Committee

Thom has been a member of the credit union for 54 years. He is a former employee of Fibermark in Warren Glen. Thom has served the past 10 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.



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 or Credit 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 or Credit card, then shop at participating locations. There's no need to have your cards on you.



trust&will

Easy. Affordable. Secure.

Members Save 20% on any online estate plan

SCAN QR CODE TO GET STARTED OR VISIT lovemycreditunion.org

