



FOR YOUR INFORMATION

February 2012

One And Done: Consolidate Your Debt

If your mailbox is filling up with mail from a guy named "Bill", it's time to visit RIA FCU and talk about a consolidation loan. We'll work with you to pay off those high-interest credit cards or other high-rate debt that has accumulated. With a consolidation loan, you'll only have one payment to make each



month at an interest rate you can easily afford. Usually, that means you'll pay less total interest as well as have a lower monthly payment.

With a consolidation loan from the Credit Union, you can get your life back on the track to financial freedom.

NSF Notices

As stated in the 2011 Winter Heartline, the Credit Union will no longer mail NSF notices to our members beginning on March 1st. In a continuing effort to help our environment by going green, and also keeping expenses in check, RIA will monitor and make changes such as this whenever deemed necessary.

Members can still have access to these transactions through RIA's Internet Account Access or by calling DANA, the Credit Unions audio response system. Both services are free and available 24/7.

COMING IN 2012...

Shred Day

April 27th (Moline office)

New ATM

February (WIU - 3300 River Dr. Moline)

Mobile Banking

Second quarter

**Make sure to visit us at the
Quad Cities Homebuilders Show
February 10th - 12th
QCCA Expo Center, Rock Island, Illinois**

Stop by and let an RIA FCU representative explain how we can help finance your next remodeling, decorating or landscaping project. With low rates, easy repayment terms and No Closing Costs*, why wait... apply today!

*up to \$50,000.



**Military Saves Week -
February 19-26, 2012**

This year's Military Saves campaign "Set Goals, Make a Plan, Save Automatically" encourages all service members and their families to take the free pledge at www.militarysaves.org and start saving. There are many ways to save, but one of the most effective ways is automatically, saving even a little each month.

Military Saves is a part of the national **America Saves** campaign whose main purpose is to persuade individuals to save money while also reducing debt. Any member can join **America Saves** by visiting their website at www.americasaves.org. Take this opportunity to reach your financial goals while also being prepared for those unexpected emergencies.



Need New Wheels?
Get pre-approved today.



At the Heart of the Community

563-355-3800 or 800-742-2848

www.riafcu.com

