

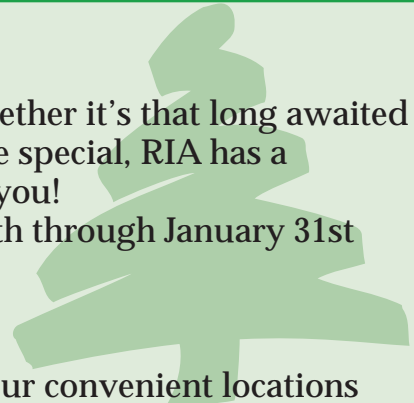


At the heart of the community

Holiday Loans

Don't put off your holiday plans this year...whether it's that long awaited family get-away or that perfect gift for someone special, RIA has a convenient & affordable Holiday Loan just for you!

- Holiday Loans available from October 12th through January 31st
- Borrow up to \$5000
- Up to 12 months to repay
- Rates as low as 7.5% APR
- Apply online, by phone or at any one of our convenient locations



Secure & Convenient Holiday Shopping with a VISA from RIAFCU

This holiday season; use your RIAFCU VISA card for secure and convenient shopping. Your VISA card can also help with those everyday expenses that seem to be present throughout the entire year..... groceries, gas or even a night out on the town.

This year enjoy peace of mind, while also saving money with a special low annual percentage rate of just **4.9%** on all VISA purchases made between 11/01/2009 and 12/31/2009. The **4.9%** APR will continue on those purchases until March 1, 2010 at which time they will then revert back to the current credit card rates.

RIAFCU VISA cards also offer:

- No annual fee
- 25-day grace period on purchases
- 0% liability in the event of fraud
- No cash advance fees
- Online access to your account through the credit union's website
- Rebates
- Verified by VISA fraud protection at no cost

Don't wait, apply now and enjoy the freedom you'll receive along with the simplicity, flexibility and global acceptance that RIAFCU's VISA card can offer.

R e m i n d e r

All offices will be C L O S E D on Saturday, October 10th due to a System Upgrade.



Haunted by the Ghosts of Christmas Past?

Open a Holiday Club Account

Don't let past holiday spending bloopers scare you away from this year's festivities. A Holiday Club Account lets you save for holiday expenses well in advance, and is available for use beginning October 1st.

Have money deducted directly from your paycheck and make saving even easier. Plus, for a limited time receive a free gift when opening your 2010 Holiday Account.

Stop in today and shoo away those haunting shopping temptations before the Ghost of Christmas Future arrives.

HOLIDAY CLOSINGS

Columbus Day (open till 1:00 p.m.)
Monday, October 12, 2009

Veterans Day
Wednesday, November 11, 2009

Thanksgiving Day
Thursday, November 26, 2009

Christmas Eve
Thursday, December 24, 2009 (open till 1:00 p.m.)

Christmas Day
Friday, December 25, 2009

New Years Day
Friday, January 1, 2010

Remember, you can access your Credit Union account 24 hours a day, 7 days a week, 365 days a year...even on holidays, with your R.I.A. Federal Credit Union ATM or Debit Card, DANA, or Internet Account Access. Sign up today.

RIA FEDERAL CREDIT UNION

The Heartline

Published quarterly for its members and employees. Questions or comments are welcome and should be directed to:

Editor: Linda Kurtenbach, VP Marketing

RIA Federal Credit Union

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Happy Credit Union Day 2009



We're celebrating a special day, and you're part of it.

Join us Oct. 15th to celebrate International Credit Union Day with this year's theme "Your Money, Your Choice, Your Credit Union." Your money is hard-earned, and in a time of economic uncertainty, it's safe in the hands of RIA Federal Credit Union.

More than 177 million people worldwide belong to a credit union. Credit unions don't belong to shareholders hoping to turn a profit from you cash. Credit unions are member-owned, and any earnings are returned to you in the form of better rates and higher earnings. Take full advantage of your credit union membership. Meet your borrowing and savings needs with our member-friendly, low-priced services.

In honor of International Credit Union Day we will have refreshments and special activities planned in all offices.

It's your money, and this International Credit Union Day, we want to thank you for trusting RIA FCU to take care of you. We have only your best interest in mind. Let us know how we're doing and what we can do to make your credit union membership even better.



**Daylight Savings time ends this year on
Sunday, November 1st.**

Remember, spring forward and fall back.



Meet the Staff

Jake

Position: Assistant Manager at RIA's Moline HyVee location

Background: Graduated from Illinois State where I majored in Marketing.

Duties: Assisting members with opening accounts, disbursing loans and resolving any issues that may arise.

Favorite Pastime: Watching sports especially the Bears and Cubs. Also enjoy participating and competing in sports when time allows.

Comments: I really enjoy the relationship that RIA has established with HyVee and the partnership we share with their great employees.

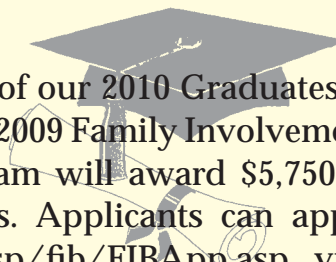


Spice up the Holidays with RIA FCU!

Make sure to spice up your friends and families holiday season this year with a cookbook from RIA FCU! Cookbooks will be sold at each branch during the holiday season with all proceeds going to the Honor Flight Network. Join us in helping our veterans get to Washington, D.C. and visit the memorials dedicated to honor their service and sacrifices.

Scholarship Program

RIA Federal Credit Union would like to invite all of our 2010 Graduates to participate in the Iowa Credit Union Foundation's 2009 Family Involvement Board Scholarship program. This year the program will award \$5,750 in scholarships to deserving credit union members. Applicants can apply online at <http://www.iowacreditunions.com/asp/fib/FIBApp.asp> visit www.riafcu.com and download the application under the "What's New" tab, or stop into your local RIA Branch for an entry form. Each applicant's entry form and 500-600 word essay must be submitted by February 5, 2010 and winners will be notified April 16th. For more information please contact Lindsay at 563.355.3800 ext 1106.



Calendar of Events

Savanna Homecoming Parade

Thursday, October 1, 2009

International Credit Union Day

Thursday, October 15, 2009

Dad's Club Halloween Parade

Sunday, October 18, 2009

Milan Trunk'r Treat

Thursday, October 22, 2009

If you are over 18 years of age and would like to participate as a volunteer in one of our upcoming parades, please contact Linda K @ 355-3800 ext. 1105.

Savanna Halloween Parade

Sunday, November 1, 2009

Holiday on the Hill

Saturday, December 5, 2009



Happy Halloween

KARS club members, stop by any RIA FCU location and pick up your free trick-or-treat bag anytime after October 17th. Each florescent bag has safety tips that will ensure all of our KARS members have a safe and happy Halloween.



**WORKING TOGETHER
AGAINST THE DARK
FORCES OF FINANCE.**

Save time with a pre-approved
auto loan and get \$50 cash
on your funded loan.



WWW.RIAFCU.COM

Help Direct The Future



The Credit Union is looking for individuals willing to serve as committee members in association with your RIA Board of Directors. Committee members contribute time and expertise on a volunteer basis. These committees provide an insight of the credit union movement and could possibly lead into a future Board position. Anyone interested in such a position please submit a "Letter of Interest" to: Chairman of the Board, RIA Federal Credit Union, P.O. Box 4750, Rock Island, IL. 61204.

Visit our  **Home Page:**

www.riafcu.com

MAILING ADDRESS

P.O. BOX 4750

ROCK ISLAND, IL 61204-4750

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OUT OF AREA CALL

1-800-RIA-CU4U (742-2848)

