



FOR YOUR INFORMATION

November 2009

Ho-Ho-Ho-liday Loans



The holidays are just around the corner and if you are starting to think about presents, decorations, and other expenses, think first about RIA's Holiday Loan! Borrow up to \$5000 with a low Annual Percentage Rate of just 7.5% and up to 12 months to repay. It's the perfect loan for all of your holiday needs. Don't wait; put the ho-ho-ho back into your holidays. Apply online at: www.riafcu.com, by phone or at any one of our convenient locations.

Invest in
America 

*RIA Federal Credit Union –
Going the Extra Mile to Save
Our Members Money*

We've teamed up with the Invest in America discount program to help our members save on a new vehicle. Thanks to an exclusive offer with GM and Chrysler, RIA Federal Credit Union members can save thousands of dollars on a new vehicle. Plus, when you finance your new vehicle with us, you save even more money with our terrific low loan rates.

Just visit LoveMyCreditUnion.org to get the details and follow the link to learn how to get your discount. And make sure you talk to a member representative about your auto financing to get preapproved before you shop.

REMINDER

Holiday Club Accounts are now available for members who wish to withdraw or transfer their funds.

Eliminate the financial stress of the season and save in advance for holiday shopping. Arrange to have money automatically deducted from your paycheck. Then next year you'll have all the money you need for holiday shopping.

Each new or renewed account for 2010 will also receive a free photo album to help preserve those special holiday moments with family and friends.

Holiday Shopping with VISA

This year enjoy peace of mind, while also saving money on your holiday shopping with a special 4.9% annual percentage rate on all VISA purchases. These purchases must be made between November 1 and December 31, 2009 to qualify. The 4.9% APR will continue until March 1, 2010, at which time they will then revert back to the current credit card rates.

Apply now and take advantage of this great low rate along with the security, convenience and global acceptance that RIAFCU's VISA card can offer.

Holiday Parades

Watch for RIA Federal Credit Union in this years QC Arts Festival of Trees Parade held on November 21st. Balloon handlers will march through the streets of downtown Davenport guiding a gigantic helium-filled "Curious George".

The parade kicks off at 11:00 a.m. and will be televised live on KWQC-TV6.

Credit Union staff will also be participating in Tomah's Annual Holiday Parade to be held on November 27th at 7:00 p.m. The theme of "Making Spirits Bright" is sure to please and entertain children and adults of all ages.

Give the Gift of Life this Holiday Season



Mississippi Valley Regional
Blood Center
How Life Flows Through Our Community®

RIA Federal Credit Union and the Mississippi Valley Regional Blood Center are hosting a blood drive on Wednesday December 9th from 9a.m. - 1p.m. at the credit union's Bettendorf office, located at: 4217 Utica Ridge Rd.

This holiday season help RIAFCU in the tradition of "People Helping People" and sign up to give the gift of life. Each blood donation can save up to three lives.

Nearly 11,000 people a day receive blood transfusions. Many modern medical advances, such as, organ transplants and effective cancer therapies, would not be possible without blood transfusions. The volume of blood transfused is increasing at the rate of 6% per year and is a critical resource for patients in local hospitals.

Members wishing to donate blood and living outside of the Quad Cities can visit www.bloodcenter.org to locate a center in their community.

For questions on donor eligibility contact the Blood Center at 800-747-5401.



At the Heart of the Community

563-355-3800 or 800-742-2848

www.riafcu.com

