



Using Wi-Fi: Connect with Care

If you are traveling this winter, chances are you will encounter a Wi-Fi hotspot (network) or two. Wi-Fi in airports, hotels, train stations, coffee shops, and other public places can be convenient, but they are often not secure and can leave you at risk.

Whether you are entertaining the kids by streaming a video on a tablet personal computer (PC), downloading new travel applications (apps) on your smartphone, or even taking your tablet to your favorite coffee spot, there are precautions you should take to make sure your personal information is safe.

First and foremost, connect with care. If you are online through an unsecured network, you should be aware that malicious individuals may have established a Wi-Fi network with the intent to eavesdrop on your connection. This could allow them to steal your credentials, financial information, or other sensitive and personal information. It is also possible that they could infect your system with malware. Any free Wi-Fi should be considered "unsecure." Therefore, be cautious about the sites you visit and the information you release. It is not recommended to log into your financial accounts, like R.I.A.'s mobile app, when using public Wi-Fi. Check out more of our security tips and helpful articles on our website, www.riafcu.com.

Back to School Photo Contest Winners

The winners and schools were each awarded a fifty dollar prize.



1st Place
Durant Elementary School



2nd Place
Rock Island Center for Math and Science



3rd Place
Madison Elementary School in Davenport

R.I.A. Rates are on the Rise!

12 month CD is now at 1.00%

In the current economy, it has been difficult to save money with very little return on investment. R.I.A. wants you to know that if your trying to build an emergency, vacation, school, home improvement, or retirement fund, we are here to help.

With interest rates at an all time low R.I.A. is excited to announce that our rates have started to rise on our Certificates of Deposit and IRA accounts. Check out some of our rates and open up a high rate CD, IRA, or Start Smart Checking account today!

Share Certificates	APY*	IRA	APY*
91 Day	0.15%	12 Month	0.60%
5 Month		24 Month	0.70%
High Five Special	0.50%**	36 Month	0.95%
9 Month	0.35%	60 Month	1.05%
12 Month	1.00%		
18 Month	0.60%		
24 Month	0.65%		
36 Month	0.90%		
60 Month	1.00%		
		Start Smart Checking	2.00%†

*APY=Annual Percentage Yield. **Hurry before this special runs out. †Up to \$5,000 Qualifications, restrictions apply.



To get a full list of all our great rates stop in, call, or visit www.riafcu.com/sharerates today.

Annual Shred Day

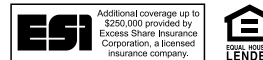
In celebration of International Credit Union Month, R.I.A. will be hosting its free annual shred day on **October 17th**, from 2:30-4:30 p.m. Bring your sensitive documents to be shred to our Milan Office, 110 E. 10th Ave., and R.I.A. will give you a free tote bag while supplies last and you will be entered to **WIN a \$50 gift card!**

Connect



Call us toll free at: **1-800-742-2848 (RIA-CU4U)**
Visit us on the web: www.riafcu.com
Follow us on facebook: www.facebook.com/riafcu
Follow us on twitter: [@riafcu](https://twitter.com/riafcu)

This credit union is federally insured by the National Credit Union Administration



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GET IT TOGETHER

WITH



Fall 2014

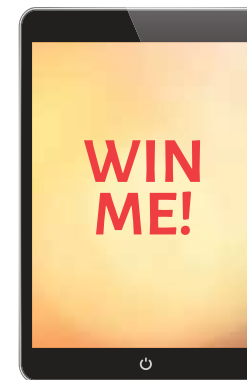
Local Service. Global Good.

October is International Credit Union Month and R.I.A. is celebrating this year's theme by giving back to our communities. For every new member, during the month of October, R.I.A. will donate 2 items of food to our local food shelters in the Quad City, Wilton, Savanna, and Tomah areas. We have also partnered with Jason's Box. For every 50 new members, we'll send a box of encouragement and goodies to our troops overseas, to fight for global good.

We have a goal to donate over 1,000 items of food to our local food shelters and send 8 boxes to our military men and women. R.I.A. is proud to give back to our communities and also our active and veteran military members and their families.

All of our branches will be accepting donations for the food pantries and Jason's Box. For a list of commonly sent items to troops, visit www.jasonsbox.com.

In order to help us reach our goals we are giving away one **iPad mini** to one lucky new member and one current member who refer new members to the credit union. Anyone living, working, or worshipping in our communities can join! Even family members from out of town are eligible for our family membership. So spread your love of R.I.A. to everyone you know and help us with our goal of Local Service and Global Good.



Referral Card

R.I.A. Federal Credit Union Member – Complete this form and pass to an eligible family member, friend, or co-worker for membership and be entered to win an iPad Mini!

NAME

ADDRESS

CITY STATE ZIP

DAYTIME TELEPHONE

Effective October 1st - October 31st. Must establish an R.I.A. Savings Account during this time for eligibility. R.I.A. Federal Credit Union reserves the right to withdraw this offer at any time. Must be 18 years old to enter.

New Member

New member present this coupon when you establish an account and you will be entered to win the iPad Mini and R.I.A. Federal Credit Union will donate two items of food to local food shelters and a box for Jason's Box for every 50 new members.

NAME

ADDRESS

CITY STATE ZIP

DAYTIME TELEPHONE

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Visit www.riafcu.com or call **1-800-RIA-CU4U (742-2828)** to confirm membership eligibility.



Rising APY Rates - See the back page for more information!

1-800-742-2848 (RIA-CU4U) • www.riafcu.com

Community Involvement

R.I.A. had a busy summer in our communities and we love being involved as much as possible. If there is something you feel we should be a part of, do not hesitate to contact our marketing team!

R.I.A. once again participated in United Way Day of Caring. The Day of Caring had a record number of volunteers. We helped the Two Rivers YMCA in Moline landscape a new property they are using for their summer lunch program. The transformation in one day was truly amazing to see! We also had two volunteers read to children at Hoover Elementary School in Bettendorf for the Day of Caring.

R.I.A. and Axle were very busy on the 4th of July, participating in three parades over the Holiday weekend. We had fun at the Bettendorf, East Moline Amvets, and Savanna 4th of July Parades.



R.I.A. Holiday Specials

Special Visa Rate! 4.90%^{APR}

R.I.A. Federal Credit Union has a wonderful Holiday Special for our current Visa holders. All purchases between November 3rd, 2014 and January 31st, 2015 will enjoy the low annual percentage rate of 4.90%. So feel free to use your R.I.A. Visa card for those holiday purchases and have peace of mind while avoiding other high interest rate cards. Some other benefits include:

- No Balance Transfer Fees
- Rebate Rewards for purchases
- No Annual Fee
- 25 day grace period on purchases to avoid interest

You can also take advantage of this great Holiday rate by transferring high interest debt from other credit card companies after November 3rd with a FREE balance transfer. After the promotional rate ends, at the end of the 2015 May billing cycle, we won't sky rocket your rate like others might do with a low rate offer. It reverts back to the normal annual percentage rate of 8.8% for our Visa Gold (limit of \$5,000-\$20,000) and 9.8% for our Visa Classic (limit of \$500-\$5,000). These are two of the best rates around.

So, if you are a Visa card holder be sure to take advantage of our Holiday Special. If not, apply now to take advantage of great promos like this one in the future! So, apply today by stopping in, calling, or visiting www.riafcu.com/visa!



Holiday Loans – Great Rates!

Take advantage of R.I.A. Federal Credit Union's low Holiday Loan rates. Your holiday budget can stretch a little further with rates as low as 3.75%*. You can borrow as little as \$500 or as much as \$5,000 and have up to 12 months to repay. So take advantage today of our great low rates for your shopping needs this holiday. You can even set up automatic payments, so you don't have to worry about missing a payment.

Holiday Loans are available November 1st, 2014 through January 31st, 2015. For more information or to apply, visit www.riafcu.com/holiday.

*The low as 3.75% annual percentage rate is based with full relationship pricing. Certain restrictions may apply.

Saving for the Holidays the Easy Way!

R.I.A. Federal Credit Union has a great Holiday Club Account that will help you save money throughout the year. Start by setting up an automatic deposit from your paycheck or transfer from another account each month. Then, when the holiday season is here, you will have the money for gifts, food or anything else you may need.

You will have access to make withdrawals from this account between October 1st and December 31st. So, get ready for the upcoming busy months and open an R.I.A. Federal Credit Union Holiday Club today!

Open a new Holiday Club account and receive a free R.I.A. flashlight while, supplies last!



Members Gold Checking

With our Members Gold checking, you can rest easy knowing you have comprehensive protection and valuable savings for you and your family. For the small monthly fee of \$6 (\$5 for retirees), you can begin taking advantage of great benefits right away!

Find out more at www.riafcu.com/accounts/checking/gold-checking.



Card Cash

Did you know your debit card can pay you up to 1% cashback? Visit www.riafcu.com/cardcash for more information and to sign up online. Hurry up, we have already paid out over \$127,000 in cash back to our members in 2014. It's just another way we are rewarding our members!

Mobile Banking

Bank whenever you want, wherever you want, with R.I.A.'s free* mobile banking apps. R.I.A. makes it easy for you to access your accounts, transfer funds and pay bills on the go with our mobile app for all Apple and Android devices!

Visit your app store to download today!



*Standard carrier and message rates may apply.



Holiday Closings

Columbus Day - Monday, October 13
(closed at 1:00 pm)

Veteran's Day - Tuesday, November 11

Thanksgiving Day - Thursday, November 27

Christmas Eve - Wednesday, December 24
(closed at 1:00 pm)

Christmas Day - Thursday, December 25

New Year's Day - Thursday, January 1

Remember, you can still access your credit union account on holidays and after hours with your R.I.A. ATM/Debit Card, Mobile Banking, DANA or Internet Account Access. Sign up today!