

GET IT TOGETHER

WITH

FEDERAL

R.I.A.

CREDIT

UNION

Summer
2014

HIT A
Home Run
with these rates!

Travel Around the Bases This Summer

If you have big summer plans that have been stalled by budget concerns, R.I.A. is here to help. With our new summer loan special you can borrow up to \$5,000 or as little as \$500 for 12 months with annual percentage rates as low as 3.75%*!

So take that family vacation, redo some landscaping, or replace your AC unit without the guilt of using a high interest rate credit or store card.



Steal A Great Auto Rate

When it comes to financing, go to the dealership knowing what you can get from R.I.A. Federal Credit Union. Get pre-approved and know the current rate for the loan term you are considering. If the dealership is offering special financing, we recommend you take the time to compare that financing with dealer special rates and rebates to financing with R.I.A. Federal Credit Union. Our online loan calculator can help, or just call us here at R.I.A. FCU. If you are in the market for a new vehicle, now is the time to get pre-approved with R.I.A. Federal Credit Union. Our rates have dropped to 1.90% APR for qualifying loans.

Looking to Save Money on Car Insurance?

R.I.A. members could save hundreds of dollars on car insurance with the TruStage Auto Insurance Program. Call 1-888-380-9287 or visit TruStageAutoHome.com.

*APR= Annual Percentage Rate. Subject to change without notice. Requires credit approval. Qualifications, limits, and other requirements apply. Contact us for details.



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

2013 Chairman's Report

Our credit union experienced two historic events during the year. The first occurred on May 14th when we celebrated the **opening of our new location at Ft. McCoy, Wisconsin**. The ribbon cutting and open house was attended by several members of the Ft. McCoy command group, as well as members of the Tomah Chamber of Commerce. During the open house our credit union presented a donation of \$250 to the Ft. McCoy Child Youth Services and held a drawing for several door prizes. We are very appreciative to the installation's command group and public works department for making it possible for our credit union to have such an outstanding location.

The second historic event occurred on August 26th when our credit union held a ground breaking ceremony to celebrate the **start of construction for our new Corporate Center**. The ceremony was attended by members of the Bettendorf Chamber of Commerce, Bettendorf Mayor Bob Gallagher, and other civic leaders. Currently our credit union's administrative functions are being performed at several different locations. Upon completion, the new facility will allow our credit union to consolidate all our administrative departments into one location. The Corporate Center will have a branch office located on the main floor with three drive up teller lanes and a drive up ATM. We plan to move into our new Corporate Center this coming fall.

During the year the effects of sequestration and the three week government shutdown were felt by many of our members. In order to minimize the effect these actions had on our members, our credit union developed plans, products and services to support the affected members and their families. This is just another example of our credit union living the credit union philosophy of **"People Helping People"**.

In December a security breach occurred at a major retailer and the personal information for millions of its customers was stolen nation wide. This happened to numerous merchants all over the world, adding to our credit union's expenses. In response, we launched SHAZAM BOLT\$, a mobile app that lets our members track their accounts and be **notified of any possible fraudulent activity**. Our members will also be notified when potentially fraudulent activity occurs - including purchases over a set dollar amount or transactions in foreign countries.

The economy continued to remain in a corrosive environment during the year. Shares increased by \$5,398,798 to a new total of \$240,059,614, reflecting the increasing confidence our members are placing in the safety and soundness of our credit union. In addition,

net loans increased by \$17,070,778 to a record total of \$214,117,489 primarily due to the exceptionally low loan rates being offered by our credit union. As a result of the increase in shares and loans, total assets increased by \$1,760,772 to a new total of \$346,091,873, and membership increased by 822, for a new total of 37,803.

2013 Credit Union Stats

Deposits	\$240,059,614
Loans	\$214,117,489
Assets	\$346,091,873
Membership	37,803

As was the case last year, the increase in loans did not produce any increase in total income. Total income for the year is \$16,831,518, which is a decrease of \$531,558 from last year. Even with the decrease in total income, during the year our credit union **paid \$1,819,644 in dividends to our members**, returning over 10.8% of our credit union's total income to our members in the form of dividends. In addition to earning dividends, **over \$100,000 was returned to our members for using their debit card** for every day purchases and participating in our credit union's Card Cash rewards program. If you haven't already done so, sign up for this great benefit; it really pays.

This past year has been an eventful and challenging one for our credit union, and while the coming year looks to be just as challenging, we are looking forward to the opening of our new Corporate Center. It is an eventful and exciting time to be a member of R.I.A. Federal Credit Union, and your board of directors and office staff sincerely thank you for allowing us to serve your financial needs this past year. You are the reason R.I.A. Federal Credit Union exists, and we do everything we can to give you the best service and value. You are our most important asset.

A.T. Olson Jr.

2013 Key Milestones

- Ft. McCoy, WI Branch opening
- Corporate Center branch ground breaking
- Introduction of SHAZAM BOLT\$ mobile fraud protection app
- Over 10.8% of credit union income returned to our members
- Over \$100,000 in debit card CardCash rewards paid to members

Scholarships Awarded

R.I.A. Federal Credit Union staff and Board of Directors would like to congratulate the winners of our Annual Scholarship Awards. Brady Ruden and Casee Meincke were each awarded \$1,000 for the 2014-2015 school year. A third \$1,000 scholarship was also awarded to Kimberly Johnson in honor of Richard H. Mayers, past President of R.I.A. Over the past 17 years, a total of over \$42,000 has been given to help further the education of our outstanding graduates. We would like to take this opportunity to wish Brady, Casee, Kimberly and all of our 2014 Graduating Seniors the best of luck in their future endeavors.



Brady Ruden

Brady is a 2014 graduate of Wilton High School. At Wilton, Brady participated in wrestling for many years, and helped his team place in the Iowa State Wrestling Tournament. He has also been involved with math competitions and on Honor Roll throughout high school. Brady plans to attend Coe College and major in Physics.



Casee Meincke

Casee is a 2014 graduate of Durant High School. At Durant, Casee participated in the Concert Choir, Drama Club, volleyball varsity team, golf, and softball. She also volunteered in the After School Program, as an elementary student helper, University of Iowa Hospitals and Clinics, and was a Student Council Representative. Casee plans to attend the University of Iowa and major in Biology.



Kimberly Johnson

Kimberly is a 2013 graduate of Eastland High School and attends Northern Illinois University. Kimberly has been involved in Worldwide Youth in Science and Engineering, FCCLA (Family, Career, and Community Leaders of America), the Student Council, volleyball, track and field, and is in the Honors Student Association. She is the Vice President of her school's chapter of Bread for the World. Kimberly plans on becoming a Certified Public Accountant.

Upcoming Retirement Seminars

RSVP 800-396-5787

August 19th

12-1 Lunch will be served
Hy-Vee
750 42nd Avenue Drive
Moline, IL 62165

August 20th

6-7 Dinner will be served
Ramada Bettendorf
3020 Utica Ridge Drive
Bettendorf, IA 52722

August 21st

6-7 Dinner will be served
Wilton Community Center
1215 Cypress Street
Wilton, IA 52778

Auto Buying Made Easy

R.I.A. Federal Credit Union has made it even easier to purchase that new or used vehicle. Now you can shop at any one of the following dealers and receive "on the spot" financing with your Credit Union while in the convenience of the showroom.

Blaine Teters Auto Sales
Bogey Motors
Brenengen Chevrolet
Brenengen Ford
Brenengen KIA
Brenengen Motors LLC
Brenengen - West Salem
Clinton Auto Group
Courtesy Nissan
Crowe Ford
D&D of Davenport
D&D of Kewanee
Dahl Ford
Endress Pontiac, Buick
Eriksen Chevrolet, Buick
Essig Motors, Inc.
Green Buick - GMC, Inc.
Green Chevrolet
Gross Chevrolet Buick
Pontiac GMC

Hiland Toyota
J.C. Carey Motors, Inc.
Jeff's Car Corner
Key Auto Mall
Kimberly Chrysler
Kriegers of DeWitt
Krieger Motors
Kune's Country Auto
Group, Inc.
Larkin's Pontiac,
Cadillac, GMC
Lindquist Ford
Lujack Auto Plaza
Martin Motors, LLC
McEleney Motors, Inc.
McLaughlin Olds, Cadillac
Mills Chevrolet
Piehl's of Geneseo
Planet Auto Sales of Clinton
Premiere Picks Auto Sales

Reynolds Motors
Ron Alpen Ford
Ron's Toy Box
Sawicki Motor Sales, Inc.
Sexton Ford
Sherri D's Auto Sales
Smart Toyota
Streiter Motor Co.
Thiel Motor Sales, Inc.
Thompson Family RV
Toyota of Muscatine
Turpin Chevrolet, Olds, Inc.
Uptown Motors
Wiele Chevrolet Inc.
Vander Meer Chevrolet -
Buick - Olds
Zimmerman Honda



Accidents Can Happen. Be Prepared

To help you protect the people who matter most in your life, R.I.A. Federal Credit Union endorses TruStage™ Accidental Death and Dismemberment (AD&D) Insurance from CMFG Life Insurance Company. AD&D pays a cash benefit in the event of a covered injury or death due to an accident.

Benefits can include:

- *A hospital benefit—helps pay for hospital stays*
- *Inflation protection—coverage increases 5% every two years up to 25% total at no cost to you*
- *Education assistance—helps pay college expenses for children or spouse*
- *Childcare assistance—helps provide childcare coverage MC22760-0812*
- *AD&D insurance can supplement your life insurance. And, it's easy to get:*
 - *Acceptance is guaranteed for credit union members age 18 and over*
 - *No physical examination or health questions*

Claim your free \$1,000 AD&D policy today.

Go online or call today to verify your coverage or enroll. Must enroll through TruStage.

Visit us at **TruStageADD.com**

Toll-free **1-855-612-7910**

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Saturday 8am – 4pm CT



TruStage products and programs are made available through the companies of the CUNA Mutual Group. They have been providing insurance and financial services designed for credit unions and their members for more than 75 years, serving more than 13 million credit union members.

TruStage™ is the marketing brand for the insurance sold through CMFG Life Insurance Company. The insurance offered is not a deposit and is not federally insured. This coverage is not sold or guaranteed by your credit union. Your credit union enables this insurance program to be offered and is entitled to compensation from CMFG Life Insurance Company. Products may not be available in all states. Be sure to understand the complete details of coverage, including any exclusions and limitations. MC22760-0812



Check Out Our New Blog!

Posted on July 1, 2014 by R.I.A. FCU

Stay up to date on what is happening with R.I.A. Federal Credit Union. From financial tips, to new loan product offerings, we can help you “Get it Together!”

Read More at: www.riafcu.com/get-it-together

R.I.A. Celebrates the 4th of July

East Moline Amvets Parade
Bettendorf Fourth of July Parade



Connect



Call us toll free at: **1-800-742-2848 (RIA-CU4U)**

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Follow us on facebook: **www.facebook.com/riafcu**

Follow us on twitter: **@riafcu**

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



Additional coverage up to \$250,000 provided by Excess Share Insurance Corporation, a licensed insurance company.





Free Paper Shredding!

Stop into one of our Quad City Locations to receive a free coupon that can be presented to Document Destruction & Recycling Services @ 4002 Kimmel Drive, Davenport, Iowa. This coupon allows for an unlimited amount of shred from June 1st until August 31, 2014 from 7:00AM-3:30PM. So help prevent identity theft by shredding your confidential documents today!

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

Independence Day - Friday, July 4

Labor Day - Monday, September 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!



79th Annual Meeting

R.I.A. Federal Credit Union held their 79th Annual Meeting on March 28th, at the Holiday Inn in Rock Island, IL. At the meeting, Robert Henderson, Richard Hochstetler and Arun Pillutla were each re-elected to serve three-year terms on the Board of Directors.

Recognition awards were presented to employees for their years of service. Special recognition was given to Margo Hall, Senior VP, for her 40 years of service to the Credit Union.

Other directors for 2014 include: Alfred Olson, Jr., Larry Coverstone, Linda Miller, Richard Burns, Jack Boccarossa and Anthony Sconyers.