



## 80TH ANNUAL MEETING

R.I.A. Federal Credit Union held its 80th Annual Meeting on March 27th at Best Western PLUS Steeplegate Inn, Davenport, Iowa. The sole purpose of this meeting was to elect directors and address any other business that may properly come before the Board.

Chairman of the Board, Mr. A.T. Olson, Jr. presented his annual report on the Credit Union's performance and the completion of our new corporate center during the 2014 year.

Board of Directors and Committee reports focused on the financial performance of the Credit Union, along with plans to ensure future growth and stability.

Directors Jack Boccarossa, Richard Burns, and Linda Miller were all re-elected to three year terms. R.I.A. FCU's Board of Directors come from our local community and have backgrounds and experience in various business and community ventures.

The evening included members and their guests enjoying a buffet dinner along with a chance to win a door prize. Recognition Awards were presented to employees for their years of service to R.I.A. Federal Credit Union.



## RECOGNITION AWARDS

Jason Herington . . . . .25 years  
 Wendy Bond . . . . .20 years  
 Pollyanna Bartholomew . . . . .15 years  
 Sarah Bradley . . . . .15 years  
 Esther Larson . . . . .15 years  
 Chuck Sohlberg . . . . .15 years  
 Saresa Stevens . . . . .15 years

Jane Wahlstrand . . . . .15 years  
 Jo Carpenter . . . . .10 years  
 Kristel Stopoulos . . . . .10 years  
 Angela Zerbonia . . . . .10 years  
 Tisha Johnson . . . . .5 years  
 Laci Jones . . . . .5 years  
 Loretta Rankin . . . . .5 years

## CONNECT



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



## HOLIDAY CLOSINGS

**Independence Day - Saturday, July 4**  
**Labor Day - Monday, September 7**

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

**GET IT TOGETHER**

WITH



Summer 2015

A Lifetime of Community Investment.

## 80TH ANNIVERSARY CELEBRATION SNEAK PEEK – POWER OF 80



All year long R.I.A. Federal Credit Union is celebrating 80 years, A *Lifetime of Community Investment*, with Power of 80 Community Objectives and special offers for our members. In September we are giving one lucky member the chance to **win \$80,000!!** Keep an eye on our website, Facebook, and Twitter pages for more information as we get closer to September. All you have to do to qualify is be a member in good standing and stop by one of our convenient locations during the month of September to enter!

R.I.A. will be hosting various events and giveaways throughout the month of September to celebrate 80 years, a lifetime of community investment. On Friday, September 25th branches will have member appreciation days with refreshments and chances to win prizes!

## WE HAVE EXTENDED OUR AUTO LOAN SPECIALS THROUGH SEPTEMBER!

### 2% APR\* RATE REDUCTION AND \$100 PREAPPROVAL

Celebrating 80 years of service with these special offers!

Now you can refinance that loan with R.I.A. FCU and get 110% of the NADA retail value at 2%\* less than your current Annual Percentage Rate on any vehicle, RV, Motorcycle or Marine loan\*\* you may have with another lender, AND R.I.A. FCU will pay your lien recording fee!

In the market for a new or used auto, boat, RV or motorcycle? Apply today and when your loan is disbursed, R.I.A. will deposit \$100 into your savings account!

Visit [www.riafcu.com/auto](http://www.riafcu.com/auto) to apply!

VEHICLE LOAN RATES AS LOW AS **1.99% APR\***

MOTORCYCLE, RV, AND BOAT LOAN RATES AS LOW AS **3.25% APR\***

ASK ABOUT OUR **\$100** PREAPPROVAL BONUS† ON AUTO, BOAT, RV, AND MOTORCYCLE LOANS!

Apply online at [www.riafcu.com/auto](http://www.riafcu.com/auto)

\*APR= Annual Percentage Rate. This 2% program is effective until September 30, 2015. Subject to approval. All refinanced AUTO loans are subject to a minimum R.I.A. FCU floor rate of 1.99% APR, and 3.25% APR on RV/Marine/Motorcycle loans. Maximum rate of 18% APR for all loans. Maximum loan term of 66 months for the 1.99% rate on Autos, and maximum loan term of 60 months for 3.25% APR for RV/Marine/Motorcycle loans. Offer applies to closed end loans only. \*\*Eligible collateral includes New through 10 year-old models only. Loans currently financed at R.I.A. FCU are not eligible for this promotion. †Preapproval bonus program is effective until September 30, 2015. Subject to approval.

## MEMBERS LOVE EXCLUSIVE DISCOUNTS FROM LOVE MY CREDIT UNION REWARDS!

R.I.A. Federal Credit Union members love to save with Love My Credit Union Rewards. Check out the savings from these partner offers:

- Receive **exclusive pricing** on most new Chevrolet, Buick, and GMC vehicles
- Get roadside assistance for **less than \$1 per week\*** with Credit Union Auto Club
- Save on monthly data service and fees with Sprint
- Get **exclusive savings** with the ADT Credit Union Member Plan
- Save up to \$200 on new DIRECTV service
- Save up to \$15 on TurboTax Federal tax products
- Earn **cash back** when you shop at Love to Shop

Love My Credit Union Rewards has helped members save over \$1 billion. Why not start saving at [LoveMyCreditUnion.org](http://LoveMyCreditUnion.org) today? You'll love the savings too!

\*Based on individual roadside assistance plan.



## POWER OF 80 COMMUNITY INITIATIVES

R.I.A. Federal Credit Union has completed 3 of our 8 Power of 80 Community Initiatives and look forward to completing our final 5!

**Power of Community** – We had a great turnout during our Bettendorf Branch and Corporate Center Grand Opening week and had over 3,000 individuals vote for their favorite non-profit. In the end, Honor Flight of the Quad Cities was chosen for the \$5,000 grand prize. Both Junior Achievement of the Heartland and River Bend Foodbank were awarded \$250 and were able to keep their displays they made.



**Power of Walking** – R.I.A. FCU already has participated in a number of walks to help raise awareness and funds for various organizations. We had a blast at the JDRF Walk at Niabi Zoo, Quad City MS Walk, American Heart Association Walk, and Susan G. Komen Race for the Cure. The Credit Union had over 40 walkers at these events and has raised over \$1,000 thus far. We are looking forward to the Walk for Wishes, ALS Walk, and Alzheimer's Awareness Walk in Tomah, WI.

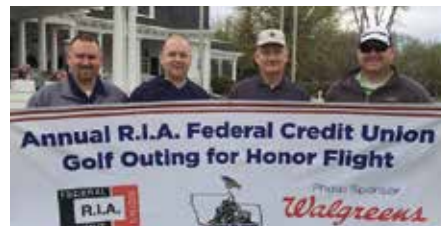


### Remaining Objectives

- R.I.A. FCU will be hosting a Make a Wish campaign in our branches in September where member's can throw change into a wishing well. Change donated to these wells will be matched by R.I.A. FCU and given to the Make a Wish Foundation to grant wishes for children in need of a reason to smile.
- Savanna is hosting a cook out to raise money and donations for the Savanna Food Pantry on August 7th.
- Our Wilton Branch is hosting a book drive to collect books for the local schools and libraries. Drop off your donations today! They will also be hosting a cook out to raise money on August 14th.
- Tomah and Ft. McCoy will be hosting a pamper your pet day and cookout to raise money for the new Tomah dog park on August 22nd.

## HONOR FLIGHT GOLF OUTING

R.I.A. FCU hosted the 1st Inaugural R.I.A. Federal Credit Union Golf Outing for Honor Flight on April 24th. Thirty-six teams came out to support the Honor Flight Organization and thanks to the players and our wonderful sponsors we raised \$12,000 for the organization.



## NEED HELP PAYING FOR COLLEGE?

College tuition and expenses continue to rise and many families are looking for funding solutions to finance higher education. Recognizing this need for its customers, R.I.A. Federal Credit Union continues to offer a competitive private student loan designed to ease the burden of paying for college. The R.I.A. Federal Credit Union Private Student Loan can help pay for all qualified education expenses, including tuition, room and board, books, and even computers.

Private student loans are supposed to be used to bridge the funding gap after federal funds have been exhausted. For families confronted with this funding gap, the R.I.A. Federal Credit Union Private Student Loan provides an affordable option while promoting responsible repayment habits through a modest monthly in-school payment. To be eligible for the R.I.A. Federal Credit Union Private Student Loan, you must be a U.S. citizen or permanent resident, enrolled at least half-time in a degree-granting program at an eligible school, an R.I.A. FCU member, and meet the credit requirements.

Learn more at [riafcu.com/studentloans](http://riafcu.com/studentloans).



## SCHOLARSHIPS AWARDED

R.I.A. FCU staff and Board of Directors would like to congratulate the winners of our Annual Scholarship Awards. Aravindakumar Sundaramraj and Brett Lohmann were each awarded \$1,000 for the 2015-2016 school year. A third \$1,000 scholarship was also awarded to Neko Beserra in honor of Richard H. Mayers, past President of R.I.A. Federal Credit Union. Over the past 18 years, a total of over \$45,000 has been given to help further the education of our outstanding graduates. We would like to take this opportunity to wish all of our 2015 graduating seniors the best of luck in their future endeavors.



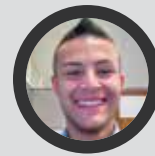
### Aravindakumar Sundaramraj

Aravindakumar is a 2015 graduate of Pleasant Valley High School. He was the captain of the Science Bowl, and a Lead Designer in Robotics all while challenging himself with honors level courses and AP coursework. Aravindakumar plans to attend Rice University, Houston, where he will study Biomedical Engineering.



### Brett Lohmann

Brett is a 2015 graduate of Moline High School. While at Moline, Brett has been a member of the National Honor Society, received a John Deere Company Special Recognition Award and played football and baseball. He has also volunteered with T.E.C., Jr. Maroon football camp, Project Graduation and Moline High School Share Joys. Brett plans to attend University of Wisconsin – Platteville and pursue an Engineering degree.



### Neko Beserra

Neko is currently a student at Western Illinois University – Quad Cities. At Western, he has been on the Dean's list while working towards a Bachelor's degree in Business and Technology with a focus on Marketing. Neko has also volunteered with Toys for Tots and provided assistance with special needs individuals. He will be pursuing a career with the United States Federal Government.

## SAVING FOR THE FUTURE – START EARLY

The earlier you start saving, the more you will benefit from compounding interest. This is the interest earned on interest payments already built up in an investment fund. The earlier you begin, the larger your nest egg will grow.

Here's an example of two friends, Grace and Drew, who had different savings strategies. Grace saved \$1,000 a year for 10 years, starting at age 25. Drew saved \$1,000 a year for 25 years, starting at age 40. Both earned the same 8 percent return.

Who ended up with more money at age 65? It had to be Drew, right? Wrong. Grace benefited from her head start and the power of compounding. Here's the breakdown:

Grace	Drew
Began saving at 25	Began saving at 40
Saved for 10 years	Saved for 25 years
Age now is 65	Age now is 65
Total saved: \$10,000	Total saved: \$25,000
Savings grew to \$157,435.17	Savings grew to \$78,954.42
Totals assume \$1,000 savings is made at the beginning of each year.	

**Need to talk to a financial counselor about saving money?** Kim Sands from GreenPath is now available on Thursdays at our Corporate Center in Bettendorf from 9-5. As an R.I.A. Federal Credit Union member you can take advantage of the **GreenPath Financial Wellness program**, a free financial education and counseling program. GreenPath counselors are available Monday through Thursday 8 a.m. to 10 p.m. (EST), Friday 8 a.m. to 7 p.m., and Saturday from 9 a.m. to 6 p.m. To use this new service, simply call 1-877-337-3399 or visit them on the web at [www.greenpathref.com](http://www.greenpathref.com).

