

**GET it  
TOGETHER**

WITH



Fall  
2018



## CREDIT UNION MONTH

October is International Credit Union Month and we want the world to know the power of credit unions. To show our members how much we appreciate you, we will have cookies and goodies at all of our locations on **Thursday, October 18th from 12:00 – 3:00 p.m.** You can also enter a drawing during this time where one lucky member will win \$100!

### FREE SHRED DAY!

R.I.A. Federal Credit Union will be offering a free shred day at our Bettendorf Corporate Center on **Friday, October 19th from 2:00 – 4:00 p.m.** Bring your sensitive materials so they can be securely discarded on site! We will be accepting donations for United Way.



### SCRATCH CUPCAKES

To help us celebrate Credit Union Month we will once again bring Scratch Cupcakes to our Bettendorf Corporate Center on **Friday, October 26th from 11:00 a.m. – 2:00 p.m.** You won't want to miss these delicious treats!



## RATES ARE ON THE RISE

### SHARE CERTIFICATES

Term	Min. Balance	APY*
18 Month	\$500.00	1.61%
24 Month	\$500.00	2.22%
36 Month	\$500.00	2.27%
60 Month	\$1,000.00	2.88%

### IRA CERTIFICATES

Term	Min. Balance	APY*
12 Month	\$500.00	1.41%
24 Month	\$500.00	2.27%
36 Month	\$500.00	2.32%
60 Month	\$1,000.00	2.93%

### NEW MEGA SHARE MONEY MARKET

Minimum Balance	APY*
\$25,000 - \$49,999.99	.70%
\$50,000 - \$99,999.99	1.00%
\$100,000 - \$249,999.99	1.16%
\$250,000 +	1.36%

**COMING  
OCTOBER  
15<sup>th</sup>!**

### SMART CHECKING

Minimum Balance	APY*
up to \$15,000.00**	1.98%
over \$15,000.00**	2.00% to .19%†

\*\*If qualifications are met. † Rate depends on balance. Some conditions apply, visit [www.riafcu.com](http://www.riafcu.com) for details.

\*APY=Annual Percentage Yield. Rates subject to change at anytime. Minimum deposit required to earn dividends. Some conditions apply, visit [www.riafcu.com](http://www.riafcu.com) for details.

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# COMMUNITY INVOLVEMENT

This summer started with a bang as we celebrated the 4th of July! We love a good parade and were lucky enough to participate in TWO of them. Over 30 of our Quad Cities staff marched in the Bettendorf 4th of July parade. It's always a good time and we're proud that we get to be there, supporting our community and this great nation. Our Wisconsin team also wanted to show their national and community pride, so they joined the Tomah 4th of July parade, complete with a little version of Axle.

The John Deere Classic is a long-standing Quad Cities summer tradition, and we were honored to be able to sponsor food and beverages for the Military Outpost tent this year. Active duty personnel, veterans, retirees, and their families were able to get a respite from the heat and humidity in the air-conditioned tent while enjoying some refreshments, compliments of the credit union.

If you came into our branch this summer, you may have noticed our staff going "casual for a cause." We raised money for the Children's Miracle Network by wearing jeans and were able to donate over \$1,100 to this great cause!

At R.I.A. Federal Credit Union, we love serving the communities that we're part of. If you need any assistance from us, don't hesitate to stop by your local branch, call us (1-800-742-2848), or submit a question from our website (riafcu.com). And don't forget to follow us on Facebook, Twitter, and Instagram!

Our new CEO/President, Jim Watts, has made a large commitment to the community by agreeing to serve as the Executive Team Leader for the Quad Cities Annual Heart Walk, to take place on **May 18, 2019 at Schwiebert Riverfront Park, Rock Island.** "Physical and financial health seem to be a natural fit. Small changes in both can yield huge dividends. I'm excited to have the opportunity in the role of Heart Walk Chair to encourage people to make healthy choices for a longer, happier, and more active life," says Watts. Stay tuned to our newsletter and social media as we work to encourage heart health and financial wellness throughout the year. And join us on May 18th for the Heart Walk!



*Our Quad Cities staff marching in the Bettendorf Independence Day parade.*



*Over 30 of our Quad Cities staff turned out to participate in the parade.*



*Our Tomah staff with a little version of Axle at the Tomah 4th of July parade.*



*Having fun at the John Deere Classic posing with the giant club, ball and tee.*

# **SAVING MONEY AT THE GROCERY STORE**

## **FROM OUR FRIENDS AT GREENPATH FINANCIAL WELLNESS**

You've done the **meal planning**, assessed your existing resources, developed a budget and know exactly what you want. Now it's time to shop! Here are some tips for **sticking to your grocery budget** while you're at the store.

### **KNOW YOUR LIMITS**

Set your budget when you're planning your menu, and before you shop. And while you're in the store keep track of how much your bill will be before you get to the checkout.

You can keep a running total of your total food basket using a calculator, paper or in your head. One way to keep it simple is to round up to the nearest dollar for each item instead of trying to be exact. Research shows that people actually do a worse job of estimating the amount in their food basket when trying to be precise to the dollar. Just be as close as possible. After sales tax is added, you'll find yourself right in the ballpark.



### **KNOW YOUR SPENDING DOWNFALLS**

Some people can stay within a budget using their checkbook or debit card. Some can use a credit card. Some people use cash only to make sure they stick to their goal. Learn what works best for you, and make it a habit.

### **KNOW YOUR NEEDS**

Having a shopping list is essential. It allows you to be prepared to make purchases that you need for the week. You can avoid going down each and every aisle, and a shopping list also helps you avoid buying excessive items on impulse or having to go back because you forgot something. This wastes gas and time.

### **KNOW THE STORE**

Grocery stores are designed to maximize store profits, not your savings. Planning ahead will help you take full advantage of your buying power! So ignore the displays set up to entice you into buying spontaneously. Knowing the layout of the store helps to avoid these hurdles, because you know what you need and where to find it. It helps to order your grocery list based on the store where you shop. Having to search the store for an item makes it more likely that you'll buy impulsively.

### **KNOW THE DEALS**

Watching the weekly grocery store flyers, particularly for the specials on the front page, is a great way to stretch your dollar. Watch for sales on items that you normally buy. Watch for unit price, not total price. The larger size is usually the lowest price per ounce, but that's not always the case. This can help you save money in your menu too, if you know about the sale before you go.

### **KNOW HOW COUPONING WORKS FOR YOU**

There are many ways to save money, and coupons can be a valuable one. Some coupons can really be a great deal, especially if they're for items you normally buy. Others may not be all they're cracked up to be. For instance, coupons offering 50 cents off of a pack of cheese, but only when you buy three, may not reduce your bill on this week's trip. It's important to think ahead. If you're only going to use one pack before the other two go bad, you may save 50 cents and waste \$5. And be sure that there isn't another brand that's actually cheaper, even without a coupon.

### **BE CAUTIOUS ABOUT OVER-BUYING JUST TO GET A GOOD DEAL.**

It's important to save when you can, and working on a budget for expenses like groceries can help. Set up automatic savings from your direct deposit. Need more help sticking to your savings goals? You may want to set up a holiday savings account with us that can only be withdrawn from October 1st to December 31st!



## ***WHAT'S NEW:***

### ***TEXT FRAUD ALERTS COMING SOON***

Keeping your account safe and secure is our highest priority. We're adding **Text Fraud Alerts** as part of our debit card protection program.

You'll soon begin receiving text alerts when suspicious activity is detected on your R.I.A. FCU debit card. If you receive a **"fraud alert,"** reply **Yes** or **No** to confirm or deny the activity. If you reply **No** (the activity is fraudulent), you'll quickly receive a follow up text to let you know that a SHAZAM fraud specialist will call you soon to help protect your account. We'll also automatically block your debit card to prevent any additional fraudulent activity.

If you reply **Yes** (the activity was legitimate), you can continue to use your debit card as normal. **If you don't reply to the text**, or your phone number is not a mobile number, **we'll attempt to reach you via automated voice call.**

**Text message alerts from: 72718**

**Automated phone calls from: 855-219-5399**

Make sure to save these numbers to your contacts so you don't miss any alerts. This added protection to your debit card is automatic and text message alerts are free.

**If you have any questions, or ever see a suspicious transaction on your debit card, please call us at 800-742-2848.**



## **HOLIDAY VISA SPECIAL!**

We know the holidays can be stressful. That's why our Visa Card holders will enjoy the **low rate of 5.9% APR** on all purchases, balance transfers, and cash advances from **November 1st – December 31st**. Your promotional balances will enjoy this low rate introductory offer until the end of the March billing cycle. Once that is up we won't skyrocket your rates; they'll return to the low non-variable rates of 8.8%, 9.8%, or 12.8% APR depending on your card type.

Take advantage of this offer by applying for a Visa card today, visit [riafcu.com/holiday-visa](http://riafcu.com/holiday-visa).

## **SPECIAL CLOSINGS**

### **Columbus Day**

Monday, October 8

### **Veterans Day**

Sunday, November 11 (*HyVee locations*)

Monday, November 12

### **Thanksgiving**

Thursday, November 22

### **Christmas**

Monday, December 24 (*close at 1 pm*)

Tuesday, December 25

### **New Year's**

Monday, December 31 (*close at 1 pm*)

Tuesday, January 1, 2019

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!



LOVE MY  
CREDIT UNION  
REWARDS

## LOVE YOUR SAVINGS WITH LOVE MY CREDIT UNION REWARDS GET A \$100 CASH REWARD FOR EVERY NEW LINE

This new exclusive cash rewards offer is our best one EVER! Now, as a R.I.A. Federal Credit Union Member, you can earn \$100 for every line when you switch to Sprint®.

Here's how it works:

- ♥ Members get a **\$100** cash reward for **every new line** when you switch to Sprint®.
- ♥ Current Sprint customers will receive a **\$50** cash reward for every line transferred into Sprint Credit Union Member Cash Rewards.
- ♥ Plus, get a **\$50** loyalty cash reward **every year** for every line



Here's how to sign up for Sprint cash rewards:

1. Become a Sprint customer
2. Register at [LoveMyCreditUnion.org/SprintRewards](http://LoveMyCreditUnion.org/SprintRewards) or in the Love My Credit Union Rewards® app
3. Allow up to six to eight weeks to see cash rewards directly deposited into your credit union account!

Make the switch today and save with the Sprint Credit Union Member Cash Rewards!

## R.I.A. FEDERAL CREDIT UNION MEMBERS CAN SAVE AND GET PEACE OF MIND WITH ADT

R.I.A. Federal Credit Union and Love My Credit Union Rewards are offering an exclusive ADT Credit Union Member Plan. The plan offers an ADT monitored home security system\*, plus:

**\$1,275 in exclusive credit union member savings in additional equipment:**

- ♥ Start-up equipment (valued at \$850)\*
- ♥ Smoke communicator
- ♥ \$100 Visa gift card



Discover how affordable peace of mind can be with the ADT Credit Union Member Plan. Speak to a R.I.A. Federal Credit Union member representative or visit [LoveMyCreditUnion.org/ADT](http://LoveMyCreditUnion.org/ADT) for more information.

\*With \$99 customer installation and purchase of alarm monitoring services.

### CONNECT

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

Visit us on the web: [riaftu.com](http://riaftu.com)

Follow us on facebook: [facebook.com/riaftu](https://facebook.com/riaftu)

Follow us on twitter: [@riaftu](https://twitter.com/riaftu)



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

