

GET IT TOGETHER

WITH



Fall 2016



FREE SHRED DAY!

R.I.A. Federal Credit Union will be offering a free shred day at our Bettendorf Corporate Center on Friday, October 21st from 3:00 - 5:00 p.m. Bring your sensitive materials so they can be securely discarded. Members who bring paper to be shredded can be entered to **WIN \$100!**

INTERNATIONAL CREDIT UNION MONTH

We want the world to know the Credit Union difference and you can help. During the month of October, members that refer new members that open a checking account at R.I.A. Federal Credit Union will be entered to **WIN \$500!** The more people you refer, the more chances you have to win. We will also be awarding \$500 to one lucky new member!



On Thursday, October 20th, we will be serving cookies at our branches from 11:00 a.m. - 2:00 p.m. in celebration of Credit Union Day. Turn to page two and discover how we will be celebrating during the month and what makes R.I.A. Federal Credit Union "The Authentic Difference."

Scratch Cupcakes

To help us celebrate Credit Union Month we are bringing Scratch Cupcakes to our Bettendorf Corporate center on Friday, October 21st from 11:00 a.m. – 3:00 p.m. You can also help us raise money for United Way. For a small donation, you can visit our dunk tank and try to take down our VP of Marketing.



REFERRAL CARD	NEW MEMBER
<p>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 \$500!</p>	<p>New member, present this coupon when you establish an account and you will also be entered to win \$500! Start referring your family and friends for more opportunities to win!</p>
NAME <input type="text"/>	NAME <input type="text"/>
ADDRESS <input type="text"/>	ADDRESS <input type="text"/>
CITY <input type="text"/> STATE <input type="text"/> ZIP <input type="text"/>	CITY <input type="text"/> STATE <input type="text"/> ZIP <input type="text"/>
DAYTIME TELEPHONE <input type="text"/>	DAYTIME TELEPHONE <input type="text"/>
<p><small>Effective October 1st - October 31st. Referred member must open a Savings and Checking Account with R.I.A. FCU 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.</small></p>	<p><small>Effective October 1st - October 31st. Must establish an R.I.A. FCU Savings and Checking Account during this time to be eligible for the \$500 prize. R.I.A. Federal Credit Union reserves the right to withdraw this offer at any time. Must be 18 years old to enter.</small></p>
<p>Visit riafcu.com or call 1-800-RIA-CU4U (742-2848) to confirm membership eligibility.</p>	



HELP US CELEBRATE INTERNATIONAL CREDIT UNION DAY DURING THE MONTH OF OCTOBER

October 20th is International Credit Union day, and we're celebrating "The Authentic Difference" of credit unions. We differ from banks in many ways, including the fact that we have members, and each member has a vote. Also, because we are not-for-profit, we return more money back to our members! That's a good thing, right?

Credit unions also believe strongly in social responsibility. Here at R.I.A. Federal Credit Union, we have an 80+ year history of community involvement that we're very proud of. Last year we coordinated food drives in the Quad Cities; Savanna, IL; Wilton, IA; and Tomah, WI, collecting over 5,000 pounds of food donations and over \$3,000 in cash donations! We also supported the Heart Walk for the American Heart Association, raising over \$3,500 for that great cause.

Just within the past few months, we've been involved in a number of different community initiatives. For example, we supported the United Way of the Quad Cities Annual Day of Caring, when a group of employees volunteered over 40 hours of their time to help Humility of Mary prepare for one of their largest yearly fundraisers. All of our branches have also been raising funds for Children's Miracle Network by going casual for a cause.

On September 1st, we sponsored the Honor Flight Night at Modern Woodmen Park, and through ticket sales and donations, raised money to support the Honor Flight of the Quad Cities. I hope all of you have heard of Honor Flight and the amazing job that they do, sending veterans from World War II, Korea, and Vietnam to Washington DC for the day, all expenses paid, so that they can see the monuments and memorials dedicated to their sacrifices. We also just participated in the Wilton Founder's Day parade, supported 321 Read in Savanna, and sponsored the West Carroll School District's teacher in-service day breakfast. In addition, at all of our 11 branches, we will actively be supporting United Way during the month of October.

One of our big community platforms here at the credit union is financial education. We're able to teach classes from the elementary school level all

the way to college students. We've even taught sessions for parents while they were attending their children's parent/teacher conferences! We believe that people who are knowledgeable and educated about budgeting, credit history, and saving money are better, more responsible members of our community. We're very excited about our latest initiative with financial literacy, as we're branching out to help a group that we haven't had access to before...the inmates at Thomson Penitentiary in Illinois. This month is the first time we've been able to teach a series of financial classes to inmates in the re-entry program. Hopefully having a solid knowledge of finances, and having some ideas about how to rebuild their credit history, will ease their transition out of prison.

Also in the interest of being "The Authentic Difference," we've partnered with GreenPath Financial Wellness, to provide free financial advice that's personalized to meet your needs. If you have concerns about debt, they can help you. They can also help you understand your credit report, or help you with housing concerns (such as how to avoid foreclosure). You can find out more about them at riafcu.com.



R.I.A. Federal Credit Union employees help Humility of Mary prepare for their largest yearly fundraiser.

And don't miss out on another service we're providing: our big Shred Day event will be held at our Bettendorf branch on October 21st from 3:00 - 5:00 p.m. This is your chance to safely get rid of the old financial and other paperwork that's

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been bogging down your file system. On October 21st we will be bringing Scratch Cupcakes to our Bettendorf Corporate Center! If you haven't tried them yet, you're missing out!

At R.I.A. Federal Credit Union, our participation in serving our local communities is one of the things that give us the most pleasure! We look forward to 80+ more years of serving the amazing communities that we're part of. Because, after all, we live here too! If you need assistance, don't hesitate to ask. You can stop by your local branch, call us (**1-800-742-2848**), or submit a question from our website (**riafcu.com**) or our Facebook or Twitter pages!



R.I.A. Federal Credit Union's walk team and employees raised over \$3,500 with jean days and fundraising for the American Heart Association.

WHAT'S NEW!

30 YEAR FIXED MORTGAGE NOW AVAILABLE

We are excited to announce that we now can offer our membership a 30 year fixed rate mortgage! Visit a branch to learn more or call our mortgage department at **563-355-3800** option #2 for more information.



MOBILE CHECK DEPOSIT

You can deposit checks anytime, anywhere with the R.I.A. Federal Credit Union mobile app. Get our app today and experience:

- **Convenience** – Save a trip to the branch or ATM.
- **Simplicity** – Make a deposit with just a few taps and camera snaps.
- **Securely** – Our app uses cutting-edge security features to protect you and your financial information.

Download our mobile app from your Apple or Android phone or tablet today!

MOBILE LOAN AND ACCOUNT APPLICATIONS

You can now apply for a loan or a new account all from your mobile devices directly from our website. Just visit **riafcu.com** from your phone (add our page as a bookmark on your home screen) and use the "join or apply now" links right from the home page to enjoy a mobile friendly version of our online applications!



ONLINE LOAN PAYMENTS

We upgraded our online banking experience to allow members to make payments on their auto, mortgage, or personal loans from an account not held at R.I.A. Federal Credit Union. If you're not signed up for online banking, visit **riafcu.com** to enroll today!



MYPIC

Remember you can now personalize your debit cards with your favorite family, vacation, or pet photo. Cards are only \$15 and can be ordered online by visiting riafo.com/mypic today!



SPECIAL HOLIDAY HOURS

Columbus Day

Monday, October 10th
(branches closed at 1:00 p.m.)

Veteran's Day

Friday, November 11th

Thanksgiving Day

Thursday, November 24th

Christmas Eve

Saturday, December 24th
(branches open regular Saturday hours)

Christmas Day

Sunday, December 25th
(All branches closed)

Monday, December 26th

(All branches closed)

New Year's Eve

Saturday, December 31st
(branches open regular Saturday hours)

New Year's Day

Sunday, January 1st
(All branches closed)

Monday, January 2nd

(All branches closed)

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!

MILLENNIALS ARE GETTING SCAMMED

There are many ways to make sure that your finances stay in good health, including the ability to spot a scam. The Better Business Bureau has released research showing it is millennials, not seniors, who are most likely to be scammed. Reported scams involved either directly stealing money, or getting access to a victim's financial information.

While 2015 was a year of many familiar scams, 2016 promises new scams as thieves take advantage of election fever, technological trends, and an inadvertent helping hand from the government.

R.I.A. Federal Credit Union is working hard to protect your account. Systems are in place to help monitor your account to catch suspicious activity. If fraud activity is suspected, a member of our Shazam Debit Card or Visa Credit Card department will contact you to verify recent transactions. **Please keep in mind they will never ask you for account numbers, full card numbers, PINs, or personal information when they call you.**

If you feel anxious about any call, hang up and contact them directly using these phone numbers: Shazam at **866-508-2693** or Visa fraud department at **800-830-8574**. These are the same numbers you should see when they contact you. They are available 24/7.

Monitor your account regularly. Do not wait for your monthly statements. Take advantage of our online banking and mobile banking applications, available for all Apple and Android devices.

We encourage you to take advantage of the following services:

SHAZAMBOLT\$: *This FREE app closely monitors your debit card transactions for suspicious activity.*

IDSafeChoice: *A fully-managed recovery service for an identity theft event. (\$1.00 monthly fee)*

If you suspect any type of fraudulent activity on your account, contact R.I.A. Federal Credit Union immediately at **563-355-3800**.



LOVE YOUR SAVINGS, LOVE YOUR HOME.

R.I.A. Federal Credit Union knows your home is a big investment, and we already help you save on mortgages and home loans. Now with the Love My Credit Union Rewards program, you can save even more on products and services you use every day.

- ♥ Receive a 10% discount (business members a 15% discount) on select regularly priced Sprint monthly data service. Valid in conjunction with other credit union and most Sprint National handset offers and promotions.
- ♥ Save up to \$200 on new DIRECTV service with monthly bill credits and a \$140 gift card courtesy of Love My Credit Union Rewards and Direct Star TV.
- ♥ Members receive \$850 in startup equipment, an exclusive smoke communicator, plus a \$100 Love My Credit Union Rewards Visa gift card with the ADT Credit Union Member Plan.
- ♥ Receive 60% off or more on your out-of-state moves with Allied.

The more offers you take advantage of, the more you save. In fact, members have saved over \$1.6 billion with Love My Credit Union Rewards discounts.

To find out more and learn about other valuable discounts, visit LoveMyCreditUnion.org. You get all these offers and discounts just for being a member of R.I.A. Federal Credit Union.

Start saving today at LoveMyCreditUnion.org.



R.I.A. FCU CERTIFICATE RATES ON THE RISE

Certificate Term	Minimum Opening Balance	Minimum Average Daily Balance to Earn APY	Dividends Posted	Dividend Rate	Annual Percentage Yield (APY)
91 Day	\$500.00	\$500.00	Maturity	0.35%	0.35%
6 Month	\$500.00	\$500.00	Monthly	0.50%	0.50%
9 Month	\$500.00	\$500.00	Monthly	0.60%	0.60%
12 Month	\$500.00	\$500.00	Monthly	1.00%	1.00%
18 Month	\$500.00	\$500.00	Monthly	1.05%	1.06%
24 Month	\$500.00	\$500.00	Quarterly	1.25%	1.26%
36 Month	\$500.00	\$500.00	Quarterly	1.55%	1.56%
60 Month	\$1,000.00	\$1,000.00	Quarterly	2.25%	2.27%

Penalties may be imposed for early withdrawal. Rates subject to change at any time. Rates effective as of September 30, 2016.

Open at any branch or online at riafcu.com!

CONNECT

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

Visit us on the web: riafcu.com

Follow us on facebook: facebook.com/riafcu

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



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

