

**GET it  
TOGETHER**

WITH



Fall  
2017

## 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 them we will have cookies at all of our locations on **Thursday, October 19th from 12:00 p.m. – 3:00 p.m.** You can also enter a drawing during this time where **one lucky member will win \$100!**

### Dreams Thrive Here – October Certificate Special

You can choose **ONE** bump option on any 18 month or longer term certificate on new money (funds not currently held at R.I.A. FCU)\*

- **.10% bump** on new money from \$5,000 to \$49,999.99
- **.20% bump** on new money from \$50,000 to \$99,999.99
- **.30% bump** on new money \$100,000 or over

Term	New Money + 0.10%	\$50k and up + 0.20%	\$100k and up + 0.30%
18 Month	1.41% APY	1.51% APY	1.61% APY
24 Month	1.71% APY	1.81% APY	1.91% APY
36 Month	1.91% APY	2.02% APY	2.12% APY
60 Month	2.52% APY	2.63% APY	2.73% APY
24 Month IRA	1.76% APY	1.86% APY	1.96% APY
36 Month IRA	1.96% APY	2.07% APY	2.17% APY
60 Month IRA	2.57% APY	2.68% APY	2.78% APY

\*APY=Annual Percentage Yield. Rates subject to change at anytime. Some conditions apply. Minimum deposit required to earn dividends. Minimum \$5,000 deposit required to earn at least a .10% bump. Early withdrawal penalties may decrease earnings. Funds currently held at R.I.A. FCU do not qualify for rate bumps, only new money.

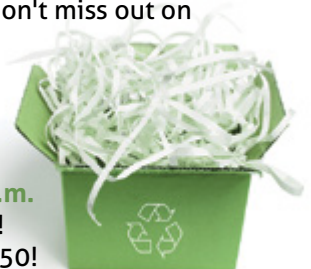
## SCRATCH CUPCAKES



To help us celebrate Credit Union Month we will once again bring Scratch Cupcakes to our Bettendorf Corporate Center on **Friday, October 20th from 11:00 a.m. – 2:00 p.m.** We sold out last year before 1 o'clock, so arrive early so you don't miss out on these delicious treats!

## FREE SHRED DAY!

R.I.A. Federal Credit Union will be offering a free shred day at our Bettendorf Corporate Center on **Friday, October 20th from 3:00-5:00 p.m.** Bring your sensitive materials so they can be securely discarded on site! Members who bring documents to be shredded can be entered to win \$50!



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

# COMMUNITY INVOLVEMENT

Maybe you joined us because you know that credit unions are all about “*people helping people.*” We’ve had the pleasure to do just that recently! Back in January we launched an **Acts of Kindness campaign** focused on doing something nice for our hard-working public servants. Each month a different branch has picked a group in their area and figured out a way to treat them to a nice “*thank you.*” We’ve taken lunch to police officers, ice cream to firefighters, and Valentine’s Day candy to ambulance drivers. But in August, we decided to do something a little bit different. We decided that each branch would do a school supply drive for their local community. But this was a school supply drive for TEACHERS. We don’t think hard-working teachers should have to pay for supplies for their classrooms, and apparently our members agree! **Thanks to the generosity of our members and staff, we were able to give over \$1,800 worth of supplies to area teachers.** Hopefully that started their school year off right!

You also may have noticed our staff going “*casual for a cause.*” We raised money for the Children’s Miracle Network by wearing jeans on Fridays and collecting donations from our members. **We were able to donate \$1,300 to this great cause!**

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## Another way to show we care?

**We just launched a month long fundraiser for United Way!** We kicked it off on September 21st with the United Way of the Quad Cities Annual Day of Caring, when a group of employees volunteered to help River Bend Foodbank at a mobile food pantry. We’ll continue with an employee pledge drive and other fun activities to support a great organization.

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## Guess what other exciting thing happened recently?

**Our Tomah branch just celebrated one year in their new location.** We got to celebrate with our members — we had snacks, giveaways, and a drawing for an Amazon Fire. Thanks to everyone who came out to celebrate with us!

At R.I.A. Federal Credit Union, we love serving the amazing 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 ([www.riafcu.com](http://www.riafcu.com)). And don’t forget to follow us on Facebook, Twitter, and Instagram!



Larry, our President/CEO, presenting a check for \$1,300 to Children’s Miracle Network.



Our branch in Tomah, WI collected the most money and supplies for our School Supplies for Teachers drive! Way to go, Tomah!



It was a disco fever theme at the Wilton Founder’s Day parade!



We love teaching financial education classes! If you want us to come teach your class, let us know.

## WHAT'S NEW:

### CHECK IMAGING

Members can now view checks they have written from their account on the desktop and mobile banking apps! Review up to six months of checks you have written from anywhere at anytime.



### ONLINE AND MOBILE LOAN APPLICATIONS

Applying for a new account or that new car loan has never been easier. Members can apply conveniently from their computer, phone, or tablet. Just visit our home page and choose the "Apply Now" button for what you're looking for.

### CHANGES TO AUTOMATED PAYMENTS

Changes have been made to Automated Clearing House (ACH) rules to make the system work faster. What does this mean for you? Deposits and withdrawals on your account may show up sooner than they have in the past. While everyone may get their deposits sooner, you need to be aware that withdrawals that in the past may have taken a day or two to process could come out of your account as soon as the same day they're authorized.

How quickly deposits and withdrawals show on your account is based on how fast the merchant or processor chooses to present them. **To avoid fees, always make sure you have funds in your account to cover any payments you make before you use your debit card, write a check, or authorize any payment.** You can always monitor your account using online banking, our mobile app, telephone banking, or account alerts.

## WHAT'S COMING:



### APPLE PAY, ANDROID PAY, and SAMSUNG PAY for DEBIT MASTERCARDS

We have listened to your feedback and are in the process of launching Apple Pay®, Android Pay®, and Samsung Pay® for our debit card holders. Stay up to date by visiting our website!



## HOLIDAY VISA PROMOTION - 5.9% APR 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 May 2018 billing cycle. Once that is up we won't sky-rocket your rates! They will 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 [riaftu.com/holiday-visa](http://riaftu.com/holiday-visa)



## ***YOU'RE IN CONTROL OF YOUR FRAUD ALERTS***

To offer more flexibility in how you receive alerts through SHAZAM BOLT\$, we wanted to make you aware that you can choose text message alerts, email alerts, or both.

### ***IT'S UP TO YOU!***

You can also block and unblock your card right from the SHAZAM BOLT\$ app if it has been misplaced or stolen. Take advantage of this great fraud detection and prevention app today by visiting [riafcu.com/bolt](http://riafcu.com/bolt) or searching for SHAZAM BOLT\$ in the Google Play or iTunes store today!



## ***SPECIAL CLOSINGS***

### **Columbus Day**

Monday, October 9

### **Veterans Day**

Saturday, November 11

### **Thanksgiving**

Thursday, November 23

### **Christmas**

Sunday, December 24 (*HyVee locations*)

Monday, December 25

### **New Year's**

Sunday, December 31 (*HyVee locations*)

Monday, January 1, 2018

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!

# my**CASH**

**GREAT NEWS!** We have updated the TGIF (Teens Getting Involved Financially) account into our myCASH program. myCASH is designed to give teens experience with money while rewarding them for learning the basics.

## **myCASH program offers:**

- Free checking and savings account for teens ages 13-18 (*Parent or guardian required to co-sign for account*)
- Online and Mobile Banking
- Debit/ATM cards
- Auto loans (*subject to credit approval with valid co-signer*)
- Credit cards (*subject to credit approval with valid co-signer*)

## **myCASH good money habits CASH incentives:**

- **\$5** for first direct deposit sign-up
- **\$5** for E-statement sign-up
- **\$5** for debit card sign-up
- **\$10** for Visa credit card sign-up
- **\$10** for first \$500 saved

To start earning incentives, stop by one of our branches to receive a myCASH membership card.

The membership card includes the incentives you can be rewarded for completing the above tasks. If you already have a direct deposit, e-statement, debit card, Visa credit card, or have saved \$500, a teller can help make your incentive deposit when receiving your membership card. Program is for teens ages 13 to 18. Find out more information at [riafcu.com/myca\\$h](http://riafcu.com/myca$h).





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: [riafcu.com](http://riafcu.com)

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

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



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

