



WITH



Spring 2019



## ENJOY A BONUS DIVIDEND CREDIT

For a limited time, **RECEIVE A GREAT RATE, PLUS A \$10 DIVIDEND CREDIT** up front for every \$10,000 you deposit in a share certificate for a minimum of 12 months.\* Term options include 12, 18, 24, 36, and 60 months.

Best of all, your deposits are insured up to \$500,000 with up to \$250,000 provided by NCUA and up to \$250,000 by Excess Share Insurance.

\*Rates subject to change at any time. Minimum deposit required to earn dividends. Early withdrawal may decrease earnings. Dividend credit will be applied within 5 business days and will reflect on the next statement as well as your 1099. Offer is only valid on Share Certificates 12 months and greater. Federally insured by the NCUA. Limited time offer. Offer may expire at any time.

## R.I.A. FCU ADDS TALENT

R.I.A. Federal Credit Union is pleased to announce the selection of Shelley Groves as the credit union's new Vice President of Mortgage Lending, and Brad Randolph as the credit union's new Chief Technology Officer.

*"We're excited about these additions to our team and believe it will help our credit union continue to grow and serve our members to achieve financial success,"* said Jim Watts, President of R.I.A.

Federal Credit Union. *"Between the two we have added over 44 years of experience in the financial services arena which will allow us to continue to bring members resources for a better life."*

Shelley Groves has spent the last 29 years working for Vibrant Credit Union. She has overseen mortgage, commercial, and consumer lending throughout her career. *"I'm excited for this new challenge and opportunity that is in front of me to grow R.I.A. and its members,"* said Shelley.

Brad Randolph began his career in Denver, Colorado as a project manager for Denver Solutions Group. He then spent 8 years as the IT Director for Firstier Bank in Kimball, Nebraska; 4 years as the IT Director for Farmers State Bank in Alliance, Nebraska; and 3 years as the VP, Director of IT for Central Bancshares, Inc. in Muscatine, Iowa. *"I'm excited to be joining a very talented group of people at a credit union with a great reputation for supporting its local communities,"* said Brad. *"I look forward to helping ensure R.I.A. is able to continue delivering exceptional service to their current and future members."*



Shelley Groves  
V.P. of Mortgage Lending



Brad Randolph  
Chief Technology Officer

## COMMUNITY INVOLVEMENT

**It was a long, cold winter** but our community involvement warmed our hearts. During one of the most brutal parts of the winter, it was our pleasure to sponsor a hole at the Big Brothers Big Sisters of the Mississippi Valley's fundraiser, Putt Around. It's a fun indoor miniature golf course and if you've never participated, mark your calendars for next year. It's a great way to get out, have fun, and support a great cause.



**We spent February** supporting area food drives. Through donations of funds and food, we raised \$5,894.95 for food banks in areas where we have branches. In the Quad Cities area alone, we raised the equivalent of 28,000 meals! We are always awed by the generosity of our members and staff as they look beyond themselves to help others.

**Financial education is a critical pillar** of the credit union philosophy of "people helping people." It was exciting for us to get to be invited to attend not one, but TWO, career fairs at local schools. We got to talk to students at the West Carroll school district as well as students in Wilton. They learned a little more about credit unions, and jobs in credit unions, and we learned more about how bright the future is in the hands of these industrious and inspired students.

**And in exciting news from Wisconsin**, our Branch Manager, Donna Evans, was awarded the Tomah Chamber of Commerce's President's Award in recognition of the tremendous community work that she does there! Donna has been involved with the Chamber since 2007 and has been Chamber President on three occasions. She is dedicated to putting her time and energy to help the area move forward. We are so proud of her!



**As the weather warms**, make sure to monitor our Facebook and Instagram pages as we gear up for the 25th Annual Heart Walk supporting the American Heart Association. We'd love to have you join our team! And if you make it to any of the Quad City Steamwheelers games, stop by our table and say hi!

### HOME BUYERS' WORKSHOP

Are you considering buying a home? And do words like "escrow" and "closing costs" confuse you? If so, join us on April 11th at 5:30 at our Bettendorf Corporate Center (4343 Utica Ridge Road) for a **FREE** workshop. We'll have members of our mortgage team there to go over important aspects of the home buying process, and we'll have some area experts—a realtor, inspector, appraiser, and closing attorney—there to answer any questions that you have.



**This is a popular workshop so RSVP now. Spaces are limited.**  
Email [hwols@riafcu.com](mailto:hwols@riafcu.com) or call 563-355-3800.



Brooke Keck  
Mortgage Originator  
bkeck@riafcu.com

## ***FIRST TIME HOME BUYER? WE CAN HELP!***

Buying a house is probably the biggest investment you'll ever make. It can be scary—not just because you don't want to have buyer's remorse with such a huge purchase, but also because it's a complex process with lots of terms you've never heard before. Suddenly people are talking about "points" and "closing costs" and "escrow." Worse—they're looking at you like you know what they're talking about! Here's the good news: we have a great mortgage team at R.I.A. FCU and we want to help you. Let's start with a few basic tips:

### ***The importance of the right pre-approval***

Look for a lender who has a variety of loan options. At R.I.A. FCU, we offer conventional and government loans so we have something for every homebuyer. When you're ready to get pre-approved, we have a variety of ways for you to submit an application. Our online application is available 24/7 for your ease and convenience. If you're nervous or have some questions, we offer the option to schedule a phone or in-person consultation with one of our loan experts. During the application process, it is important to be as open and honest as possible. We aren't here to judge! We understand home ownership is your goal. If you provide accurate and thorough information, our loan originators will be able to provide the mortgage solution that best fits your unique situation and financial goals. Sellers will take your offer more seriously when they see you've taken the responsible steps to secure financing with a reputable mortgage lender. Our pre-approvals give you 90 days to shop around. Haven't found your dream home yet? We only have to do a couple quick steps to extend your original approval for another 90 days! We can continue that process until you've found the place where you want to plant your roots.

### ***Shop smarter not harder***

Many borrowers think calling around and asking for today's interest rate is the best way to score a great deal on a mortgage. Wrong! What should you ask for when comparing mortgages? Ask for the interest rate that will be assessed based on your best estimate of a credit score. Some lenders assess loan-level price adjustments to their interest rates. That means if you don't have top-tier credit that lender is adding an additional percentage to your interest rate. At R.I.A. FCU, we pride ourselves on offering one low interest rate for all our conventional mortgages!

### ***Fees, fees, and more fees!***

It's smart to start saving early! A down payment is just one portion of the total cash to close that you will need when purchasing a home. Be a smart shopper and request a loan estimate when comparing mortgage lenders. We value your hard earned dollars and keep our lender-based fees as low as possible! We don't tack on high-priced origination or processing fees. You can call and ask one of our loan originators for a fee and total cash-to-close estimate today! We have a variety of options to explore how to get you into your new home without breaking the bank.

### ***Phone a friend***

We've connected ourselves with some phenomenal real-estate professionals in your area. Looking for a great realtor? Or maybe you're not sure if you should hire your own attorney? What about finding a qualified pest inspector? Our home loan specialists have worked with tons of local professionals and only recommend the best for our members. Starting with a lender you trust is a solid way to end your home-buying process with ease.



celebrate credit union youth month



The Future is Yours

Picture it! Save for it! Share it!

## ***YOUTH MONTH FESTIVITIES!***

Visit our branches during the month of April and help us celebrate National Credit Union Youth Month. R.I.A. FCU will teach children how take control of their future by learning to save now at the credit union.

Stop by any branch location for:

- Youth deposit cards to track savings and earn cool prizes along the way
- KARS members (0-12) who save \$100 during the month are entered for a chance to win a \$100 gift card!
- MyCA\$H (13-18) members who save \$200 during the month are entered for a chance to win an Apple watch!
- New youth accounts for your child or teen get them automatically entered to win \$100!
- Youths who make a deposit during the month will also be entered into CUNA Mutual's \$1,000 contest.

For more information, open a youth account, or to print out the youth deposit cards visit [riafcu.com/youthmonth](http://riafcu.com/youthmonth).



## ***HONOR FLIGHT GOLF OUTING - MAY 17<sup>TH</sup>***

We are excited to once again host the 5th Annual R.I.A. Federal Credit Union Golf Outing for Honor Flight.

**WHEN:** Friday, May 17th at 11 a.m.  
Lunch and registration  
scheduled from 10-11 a.m.

**WHERE:** Glynn's Creek Golf Course

**COST:** \$100 a person or \$400 a  
foursome

To sign up or help with sponsorship  
visit [riaflu.com/honorflight](http://riaflu.com/honorflight) or call  
Jake Ward at 563-355-3800 ext 7004.

Last year we raised over \$21,000 for  
this wonderful organization and we're  
looking to top that in 2019!

## ***SPECIAL CLOSINGS***

**Easter -**

Sunday, April 21 (HyVee Branches Closed)

**Memorial Day -**

Monday, May 27 (closed all day)

**Independence Day**

Thursday, July 4 (closed all day)

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

## WE'RE GIVING YOU MORE TO LOVE ABOUT R.I.A. FEDERAL CREDIT UNION WITH SPRINT® CASH REWARDS.

### HERE'S HOW YOU CAN GET A LITTLE EXTRA LOVE WITH EVERY NEW LINE YOU ACTIVATE WITH SPRINT:

- ♥ **\$100** in cash rewards as a benefit of credit union membership for **every new line** you activate with Sprint® – and, for a limited time, this is available on UNLIMITED Lines!
- ♥ Plus, you'll also receive **\$100** in loyalty cash rewards **every year**

Current Sprint customers can take advantage of this \$100 loyalty reward once they register.

### FALL IN LOVE WITH REWARDS!

1. Become a Sprint customer
2. Register at [LoveMyCreditUnion.org/SprintRewards](http://LoveMyCreditUnion.org/SprintRewards)
3. Allow up to six to eight weeks to see cash rewards directly deposited into your credit union account!



### TIME TO SWITCH TO ADT HOME SECURITY?\*

R.I.A. Federal Credit Union members can save and gain peace of mind with ADT. R.I.A. FCU and Love My Credit Union Rewards is offering an exclusive ADT Credit Union Member Plan. The plan includes an ADT monitored home security system\*, plus:

- ♥ Start-up equipment (valued at \$850)\*
- ♥ Smoke communicator
- ♥ Monitors the home even when the system is unarmed
- ♥ Wired to the ADT home security monitoring system
- ♥ Communicates presence of smoke to ADT and dispatches emergency personnel
- ♥ Potential 20% savings on homeowners insurance
- ♥ \$100 Love My Credit Union Rewards VISA Gift Card



Discover how affordable peace of mind can really 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)**

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

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

