



WITH



Spring 2020

A Message from Jim Watts on the Coronavirus



As our communities mobilize for the well-being of our families and neighbors, we are temporarily adjusting our in-person services in support of community health.

We took the precautionary step to temporarily suspend face-to-face lobby services in our branches starting March 17th, 2020. We will notify members on our website and via email when we have a reopen date. If we do not have your email on file, give us a call so you can be kept up to date with the latest updates.

All drive-ups at this time are still available during regular hours and offer most banking services. The following locations have been temporarily closed as they are without drive-up lanes:

- Moline Hy-Vee Branch
- Silvis Hy-Vee Branch
- Rock Island Arsenal Branch
- Ft. McCoy (Wisconsin) Branch

Our goal is to keep business running as seamlessly as possible and to provide excellent service and support to our members. We realize closing our lobbies might affect the way you prefer to do business with us. Here are a few options:

Online and Mobile Banking - Download our mobile app. You can access your accounts anytime from anywhere to check balances, transfer money, make payments, deposit checks, and more.

Telephone (DANA) - You can check your balance or make a transfer using our "Day And Night Access." Just call (800) 232-7428 and have your account information handy.

ATMs - Our ATMs will be ready for you to withdraw any cash you may need.

Member Contact Center - Call us anytime Monday through Friday, 8:30 am - 5:00 pm or 9:00 am - 1:00 pm Saturday. (800) 742-2848 or (563) 355-3800.

Branch Drive-Ups - Our branches with drive-ups are currently fully staffed and ready to assist you while you sit in the comfort of your vehicle.

Electronic Signatures - Our DocuSign technology allows members the ability to sign important documents from their home computer, tablet, or mobile phone.

We value our member and employee well-being and have taken precautions with our facilities, making sure they are cleaned more often than our usual schedule. We are encouraging anyone who is not feeling well to take the appropriate steps as outlined by the CDC.

We know that many of our members are experiencing a form of financial hardship during this time. We value relationships, integrity, and action and are taking the steps to ensure our members have the financial resources necessary to continue caring for their families during this time. At this time R.I.A. FCU will offer programs designed to help those impacted.

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Community Involvement

The winter thaw has everyone at R.I.A. FCU eager for springtime.

January and February flew by thanks to lots of events and sponsorships by the CU. At the end of January, R.I.A. FCU sponsored a hole at the Big Brothers Big Sisters of the Mississippi Valley Putt-Around event at the RiverCenter. It was an amazing turnout for a great cause – and R.I.A. FCU teams were there, putters in hand, to show their support.



Not only did R.I.A. FCU collect food items for the River Bend Foodbank food drive throughout February – but a crew of

volunteers sorted and packed boxes for several hours on a chilly Friday morning at the end of the month. We managed to pack five large pallets, equaling 6,000 pounds of food! Plus, we presented checks for over \$4,500 to our local food shelters and dropped off more than 800 pounds of food from our collection efforts across our branches.

Junior Achievement of the Heartland is an organization that R.I.A. FCU has always supported,

but this year we've decided to go a step further and become the organization's Financial Literacy sponsor for 2020! R.I.A. FCU volunteers taught one of the first "JA in a Day" events in the Quad Cities at Fillmore Elementary school in Davenport. The 2nd graders in Mrs. Engler's class learned all about "Our Community" by engaging in hands-on games and activities provided by the R.I.A. FCU team. We look forward to an eventful year of promoting financial literacy to kids throughout the QCs!



You can show your support for heart health by participating in, or sponsoring a walker at the American Heart Association's annual Heart Walk. The event will take place at Schwiebert Riverfront Park in Rock Island at 9 a.m. And, until May, R.I.A. FCU is an official drop off location for donations, as well. Take heart – and help raise funds to support medical research and education about heart disease!

The Heart Walk event has been postponed to a later date, yet to be determined.

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Payroll Impacted Loan – A payroll impacted loan is now available for those who have a financial hardship during this time. No payments for 60 days, interest rates as low as 2.99% APR*, amounts up to \$5,000 and terms up to 36 months. Underwriting guidelines still apply, not all will qualify.

Current R.I.A. FCU Loans – If you have a loan with R.I.A. FCU and are concerned about your payment, please contact us to discuss available options for temporarily deferring or modifying your loan payment.

Our priority is the safety and well-being of our members and employees.

Sincerely,



Jim Watts
President/CEO R.I.A. Federal Credit Union

America Saves Week

We participated in America Saves Week by providing helpful savings tips to help you reach your financial goals. Here are some ideas to consider!

Save Automatically. The easiest and most effective way to save, is the “set it and forget it” approach. You can split your paycheck up and have a portion of it transferred directly to a retirement savings plan, savings account, or both! You can also set up an automatic deduction to deposit money from your direct deposit automatically into savings!

Save with a Plan. Savers with a plan are two times more likely to successfully save. Develop an action plan for how you’re going to achieve your savings goal. For example, instead of merely stating, “I’m going to save \$1,000 for an emergency fund,” create a plan for your savings journey. “I’m going to save \$1,000 for an emergency fund by saving \$40 a week for 25 consecutive weeks.” Make the plan work within your budget.

Save for the Unexpected. If you have a savings account with at least \$400 accessible, not only will the “unexpected” only be a minor inconvenience, but you will have more savings than approximately 60% of Americans.

Save to Retire. Preparing for retirement can easily be pushed into the “someday” category, as we focus on present needs and expenses. In fact, very few Americans have a plan for retirement savings that is adequate for their desired standard of living after they retire. We encourage members to save today for tomorrow and discover just how much they need to save for their golden years.

Save to Reduce Debt. Are you currently working to pay down your debt? Well, guess what? You ARE SAVING! When you actively reduce your debt, you save on interest. When you pay on time, you save on late fees and maintain your credit score – which will save money long-term. Reducing debt should be acknowledged and celebrated as a form of saving and a component of your financial plan.



Let's Talk Online Banking

Online banking is a favorite target for hackers. Of course, why wouldn't it be? It's a direct approach, providing immediate access to any and all of your financial resources.

Let's discuss one of the primary methods utilized today in compromising your online bank accounts.

FAST PHISHING FACTS

- 30%+ of phishing attacks rely on brand name recognition. Often times, phishing relies on brand names to push their fraudulent activities. The next time you receive an email from a site you think you know, think twice before opening.
- Google, PayPal, Yahoo, and Apple are among the most impersonated companies.
- The average lifecycle of a phishing site is around 15 hours. Why so low? It lowers the chance of being detected and, in turn, blocked.



KnowBe4
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ONLINE BANKING TIPS

- Avoid using public WiFi when transmitting sensitive data. Just wait until you get home or create a hotspot on your phone, if you're using a laptop.
- Only use sites that contain HTTPS in the address. That "S" ensures the data is secure and encrypted.
- Utilize two-factor authentication.
- And secure those passwords!

R.I.A. Federal Credit Union recognizes the need to protect you when it comes to your personal information. Take the proper precautions to prevent online threats! That's why we've partnered with KnowBe4 so our members have access to home internet security training through our online and mobile banking. Just look under additional services, and click Online Security Awareness.

April - National Credit Union Youth Month

During the month of April, we usually celebrate our youth members by challenging them to save, earn prizes, and then enter them into a drawing to win cash and even cooler prizes!

But this April will be different. Because of our lobby closures due to COVID-19, we plan to celebrate youth month later in 2020.



We will, however, post youth-related money tips on Facebook throughout the month of April! We want to stay engaged with our members, regardless of their age, as we adjust during this difficult time. For now, take the time to talk to your kids about ways you're saving money, and how important it is to be prepared for emergencies that are big or small. Now is a good time to cover needs vs. wants and to talk about how good it feels to work towards a savings goal and accomplish it!

Stay tuned to our Facebook and website as we will keep everyone updated on what's new!



Car Shopping Made Simple

Begin Your Car-Buying Journey with R.I.A. FCU Smart Car Shopper!

We have made it easier for members to shop for a new or used vehicle, estimate payments, and get pre-approved before heading to the dealership with our Smart Car Shopper.

We have partnered with dealers in our area so that you can browse multiple dealerships, in one convenient location. R.I.A. FCU Smart Car Shopper gives you more control over your car-buying experience. Let us help you take the wheel to your new vehicle!

Visit [RIAFCU.com](https://www.riafcu.com) today to start your car-buying journey.

Special Closings

Easter

Sunday, April 12
(HyVee Branches closed)

Memorial Day

Monday, May 25
(closed all day)

Independence Day

Saturday, 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!



Honor Flight Golf Outing May 22nd

We are excited to once again host the 6th Annual R.I.A. Federal Credit Union Golf Outing for Honor Flight.

WHEN: Friday, May 22nd 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 riafcu.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 2020!

Please look for updates on the status
of our golf outing in case we need to
postpone due to COVID-19.

Connect

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

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