

**GET it  
TOGETHER**

WITH



Summer  
2016



## **HOT SUMMER DEALS**

### **HOME EQUITY SPECIAL WITH NO CLOSING COSTS**

For a limited time enjoy our Home Equity Line of Credit **as low as 1.99% APR\*** introductory offer with no closing costs! Use the equity in your home to help you complete your summer projects, take the vacation you always wanted, or consolidate higher interest debt with this special summer offer. This offer won't be around forever, so get it before this special ends on September 30th, 2016.

Visit [riaftu.com/summeroffer](http://riaftu.com/summeroffer) or call **563-355-3800 option #2** to speak to a mortgage specialist today!

\*APR = Annual Percentage Rate. No closing costs for loans up to \$50,000. Rate based on qualifying criteria. **Rate of 1.99% APR valid through 12/31/2016 and reverts to variable rate of prime plus .25% on January 1st, 2017 (currently 3.75% APR).** Maximum rate is 18% APR. Certain restrictions apply. See loan specialist for details or call 563-355-3800 option #2 for more information.

## **SIZZLING SUMMER VISA® SPECIAL**

New Visa cardholders are eligible for an introductory **5.9% APR** on all purchases and cash advances from now until September 30th! Take advantage of this great deal and enjoy all that the Visa program comes with, including the following:

- *No annual fees*
- *No balance transfer fees*
- *Rebate rewards with up to 1% cash back*

After the special introductory 5.9% APR ends, we won't skyrocket your rate. Your promotional balances will revert back to the 8.8% for Gold, 9.8% for Classic, or 12.8% APR for Secured Visa on your January 2017 billing cycle.

Visit [riaftu.com/summervisa](http://riaftu.com/summervisa) or call **563-355-3800** for more information or to apply!



## COMMUNITY INVOLVEMENT



### R.I.A. Federal Credit Union Golf Outing for Honor Flight of the Quad Cities

The credit union hosted the 2nd Annual R.I.A. Federal Credit Union Golf Outing for Honor Flight on Friday, May 13th. Over 140 golfers came out to support this great cause and \$10,633.36 was raised for Honor Flight of the Quad Cities!



### American Heart Association Heart Walk

R.I.A. Federal Credit Union was the Financial Fit sponsor for the American Heart Association Heart Walk on Saturday, May 21st. Our team of walkers, employees, and members of the credit union raised over \$3,500 for the American Heart Association!

### R.I.A. Federal Credit Union Honored with America Saves Designation of Savings Excellence

R.I.A. Federal Credit Union was honored with the America Saves Designation of Savings Excellence for Credit Unions on Wednesday, May 18, 2016 in Washington D.C. at the America Saves National Savings Forum.

R.I.A. Federal Credit Union and the 18 other recipients of the designation also received a Designation of Savings Excellence seal for their websites.



The designation recognizes credit unions that go above and beyond to encourage people to save money during America Saves Week.

With 325 R.I.A. Federal Credit Union members participating, a total of \$63,497.83 was saved during America Saves Week. R.I.A. Federal Credit Union awarded one winner with \$500 for taking the savings pledge through their website.

# 81ST ANNUAL MEETING

R.I.A. Federal Credit Union held its 81st Annual Meeting on March 25th at Holiday Inn, Rock Island, Illinois. The sole purpose of this meeting was to elect directors and address any other business that may properly come before the Board. Chairman of the Board, Mr. A.T. Olson, Jr. presented his annual report on the Credit Union's performance during the 2015 year. Board of Directors and Committee reports focused on the financial performance of the Credit Union, along with plans to ensure future growth and stability. Directors Larry Coverstone, Ted Olson, and Anthony Sconyers were all re-elected to three year terms. R.I.A. FCU's Board of Directors come from our local community and have backgrounds and experience in various business and community ventures. The evening included members and their guests enjoying a buffet dinner along with a chance to win a door prize. Recognition Awards were presented to employees for their years of service to R.I.A. Federal Credit Union.



Karen DeVolder receiving her 40th Anniversary gift from Board Chairman, Ted Olson.

## Recognition Awards

### 5 YEARS

Jodie Cebertowicz  
Christina Flores  
Nichole Foutch  
Pam Herington  
Nicole Huys  
Lori Nebinger  
Troy Shafer

### 10 YEARS

Angie Brown  
Hope Fischer  
Latisha Walker

### 15 YEARS

Gy Williams

### 20 YEARS

Christine Martinez

### 25 YEARS

Linda Johnson

### 40 YEARS

Karen DeVolder

## SCHOLARSHIPS AWARDED

R.I.A. Federal Credit Union staff and Board of Directors would like to congratulate the winners of our Annual Scholarship Awards. Rachel Powell, Samantha Johnson, and Christy Ralston were each awarded \$1,000 for the 2016-2017 school year. Over the past 19 years, a total of over \$48,000 has been given to help further the education of our outstanding graduates. We would like to take this opportunity to wish Rachel, Samantha, Christy, and all of our 2016 graduating seniors the best of luck in their future endeavors.



### Rachel Powell

Rachel is a graduate of Moline Senior High School. She is a devoted clarinetist who has been involved with various ensembles at Moline High School and in the community. Rachel received several musician awards and served as a Section Leader for the marching/pep band at Moline High School. She was also a part of the school's yearbook staff and National Honor Society. Rachel plans to attend Iowa State University to double major in Genetics and Music Performance to contribute in the fight against hereditary diseases and to perform in a symphony in the future.



### Samantha Johnson

Samantha is a graduate of Eastland High School of Carroll County, Illinois. At Eastland, Samantha became valedictorian of her graduating class and participated in volleyball where she served as captain for four years and helped her team win a state championship. Samantha also participated in track and field, student council, Worldwide Youth in Science and Engineering, and the National Honor Society among other things. Samantha plans to attend Southern Illinois University to pursue a degree in Pharmacy, while also obtaining her MBA. She would like to join the Doctors Without Borders program and then open her own pharmacy.



### Christy Ralston

Christy is a graduate of West Carroll High School and attends Cornell College in Mount Vernon, Iowa. At West Carroll, Christy was the valedictorian of her graduating class, captain of the golf and basketball teams, and was All State Honors First Chair for Bass Clarinet. She's won various awards through Future Farmers of America and spent time volunteering on several mission trips. At Cornell, Christy has been involved with the lacrosse and ultimate frisbee teams, dance team, chemistry club, and the Health Professions Society. Christy is working towards degrees in Biochemistry and Molecular Biology at Cornell. Her goal is to attend medical school at the University of Iowa Carver College of Medicine for Cardiology or Cardiothoracic Surgery.

## MAKE YOUR SUMMER SWEETER WITH OUR SKIP-A-PAY!

If you are interested in funding some family fun this July or August you can take advantage of our summer skip-a-pay promotion on qualifying loans. To skip your July or August payment you need to fill out the form sent in your quarterly June statement, pick one up at your local branch, or visit [riafcu.com/skip-a-pay](http://riafcu.com/skip-a-pay) to download. You can mail or drop off these forms to the credit union.



The summer skip-a-pay offer of 1 monthly, 2 bi-weekly/semi-monthly or 4 weekly payments is good for your July or August 2016 payment. A \$25.00 fee will be assessed for each qualifying loan in order to take advantage of this offer and this fee will be added to your loan. If you wish to take care of the fee another way, you can discuss it with your local branch office. This offer does not extend to Mortgage Loans, Konsant Kash, or Visa payments. Loans with delinquent history or opened after May 1, 2016 (unless refinanced or traded in from an existing R.I.A. FCU loan), or any loan that becomes 30 days or more delinquent after May 1st until it is paid current.





## **AUTO BUYING MADE EASY**

**VEHICLE  
LOAN RATES  
AS LOW AS**

**1.99%**  
APR\*

**RECREATIONAL  
VEHICLE LOAN RATES  
AS LOW AS**

**2.99%**  
APR\*

R.I.A. Federal Credit Union has made it even easier to purchase that new or used vehicle. Now you can shop at any one of the following dealerships and receive "on the spot" financing with R.I.A. FCU while in the convenience of the showroom.

Bastians Auto Outlet	Lindquist Ford
Blaine Teters Auto Sales	Lujack Auto Plaza
Bogey Motors	Martin Motors, LLC
Brenengen Chevrolet	McEleney Motors, Inc.
Brenengen Ford	McLaughlin Olds, Cadillac
Brenengen KIA	Mills Chevrolet
Brenengen Motors LLC	Piehl's of Geneseo
Brenengen - West Salem	Planet Auto Sales of Clinton
Brenny's Motorcycle Clinic	Premiere Picks Auto Sales
Clinton Auto Group	Reynolds Ford
Courtesy Nissan	Ron Alpen Ford
Crowe Ford	Ron's Toy Box
D&D of Kewanee	Sawicki Motor Sales, Inc.
Dahl Ford	Sexton Ford
Endress Pontiac, Buick	Sherri D's Auto Sales
Eriksen Chevrolet, Buick	Smart Toyota
Essig Motors, Inc.	Streiter Motor Co.
Green Buick - GMC, Inc.	Terry Frazer's RV
Green Chevrolet	Thiel Motor Sales, Inc.
Gross Chevrolet Buick Pontiac GMC	Thompson Family RV
Hiland Toyota	Toyota of Muscatine
J.C. Carey Motors, Inc.	Turpin Chevrolet, Olds, Inc.
Jeff's Car Corner	Uptown Motors
Key Auto Mall	Wiele Chevrolet Inc.
Kimberly Chrysler	Vander Meer - Chevrolet - Buick - Olds
Kriegers of DeWitt	Zimmerman Alfa Romeo Fiat
Krieger Motors	Zimmerman Honda
Kune's Country Auto Group, Inc.	
Larkin's Pontiac, Cadillac, GMC	

**For more information, visit us online at  
[riafcu.com/auto](http://riafcu.com/auto)**

\*APR = Annual Percentage Rate.



LOVE MY  
CREDIT UNION  
REWARDS

## 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](http://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](http://LoveMyCreditUnion.org).



## CHANGE IN FEES EFFECTIVE JULY 1, 2016

Dormancy (12 months)

\$20 per month

Dormancy occurs if you have not made any member-initiated transactions over a period of 12 months during which we have been unable to contact you by regular mail. If a member-initiated transaction has not been made on the account and we have had no other sufficient contact with you within the period specified by state law, the account will be presumed to be abandoned. Funds in abandoned accounts will be reported and remitted in accordance with state law.

### 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://www.facebook.com/riafcu)

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

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



### SPECIAL CLOSINGS

**Independence Day** - Monday, July 4

**R.I.A. Federal Credit Union**

**System Upgrade** - Sunday, July 10

(Hy-Vee branches closed for upgrade)

**Labor Day** - Monday, September 5

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!