

**GET it
TOGETHER**

WITH



Winter
2019



strategic
INVESTMENT SERVICES
LOCATED AT R.I.A. FCU

DANTE TRIMBLE JOINS STRATEGIC INVESTMENT SERVICES (LOCATED AT R.I.A. FEDERAL CREDIT UNION)

***Financial Advisor Will Provide Members Retirement Planning,
Wealth Management Products & Services***

Dante Trimble has joined R.I.A. Federal Credit Union as a financial advisor, exclusively serving the credit union's membership through Strategic Investment Services. Dante is now available to meet with individuals to evaluate their financial situation, offer recommendations and coordinate their investment and insurance choices.

"Our goal is to be a life-long, trusted partner for our members," explains Jim Watts, R.I.A. FCU's President/CEO. "Dante shares these goals, along with the credit union values of trust, safety and service that every member of the R.I.A. Federal Credit Union team strives to achieve. I'm confident Dante will provide our members with the information and support to meet their financial planning needs."

"I look forward to serving the retirement planning and wealth management needs of R.I.A. Federal Credit Union's membership. I can help members identify their major financial objectives or recommend strategies to help them achieve financial security – even provide an objective second opinion on their financial situation." – Dante

Designed exclusively for credit union members, and located at the credit union's Bettendorf, IA branch, Strategic Investment Services is a financial program providing retirement, insurance and investment services to individuals.

Products and services provided by the program include: Retirement Planning, Wealth Management, Mutual Funds, Education Funding, 401(k)/Pension Rollovers, Life Insurance, Long-Term Care Insurance, as well as various other offerings designed around the needs of the credit union's members.

The program works in cooperation with R.I.A. Federal Credit Union and complements the wide range of products and services the credit union makes available to its members.

For more information, contact Jake Ward, VP of Marketing, 563-355-3800. Or, you may contact Dante Trimble at 563-355-3800 x7042 today for a no-cost, no-obligation appointment.

*Strategic Investment Services Advisors are registered representatives of CUNA Brokerage Services, Inc. Securities sold, advisory services offered through CUNA Brokerage Services, Inc. (CBSI), member FINRA/SIPC, a registered broker/dealer and investment advisor, which is not an affiliate of the credit union. CBSI is under contract with the financial institution to make securities available to members. Not NCUA/NCUSIF/FDIC insured, May Lose Value, No Financial Institution Guarantee. Not a deposit of any financial institution. CUNA Brokerage Services, Inc. is a registered broker/dealer in all fifty States of the United States of America.

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COMMUNITY INVOLVEMENT

A little snow can't slow us down! We've had a busy time – from our annual United Way campaign to trunk or treats in three different states to all sorts of holiday fun! It wasn't that long ago when fall was in the air and we began a fundraiser to



support the United Way. Through pledges, employee and member donations, and some fundraisers, we were

able to raise almost \$11,000 for this important cause! We like being good members of our communities, and giving assistance where we can.



For Halloween we attended several area Trunk or Treats, including Boo at the Zoo in the Quad Cities area, Milan's Trunk or Treat, and Tomah's Halloween celebrations. We love not only giving candy to kids, but reminding parents how important it is to teach their kids, even at a young age, to save money. And our KARS account is designed to make saving fun!

Now the holidays are here and a spirit of giving surrounds us. We began by participating in the Festival of Trees parade in the Quad Cities, the Christmas Walk in Savanna, and the Holiday Parade in Tomah. Our members and employees

donated literally hundreds of toys to support Toys for Tots and other local toy drives, sharing the richness of their spirit to ensure that lots of boys and girls will wake up to a very merry Christmas. Even Santa



stopped by our Milan and Bettendorf branches to visit with the kids!

We look forward to a new year that continues in the vein of community caring and sharing. 2019 will be a big year for us as our President and CEO, Jim Watts, chairs the 25th anniversary of the American Heart Association's Heart Walk. Both physical and financial fitness are critical components of overall health. Please consider joining our team and walking with us! [CLICK HERE to Join R.I.A. Federal Credit Union's Heart Walk team!](#)

As we reflect on our blessings this year, we are grateful to all of you for entrusting us with your financial wellness, and we wish you all a happy and prosperous New Year!



UPCOMING BOARD ELECTIONS

In accordance with NCUA Federal Credit Union Bylaws, nominations for the election of the Board of Directors is now open. There are three vacancies for the Board of Directors in 2019, each extending for a three-year term. The Nominating Committee presents the following incumbents, who have agreed to accept the office if re-elected.

LARRY COVERSTONE

Larry has been a credit union member for 44 years and recently retired from the credit union after 41 years of service. He held several positions within the credit union covering all aspects of operations. His first major job responsibility for more than 15 years was vice-president and internal chief financial officer. Larry then served as President and CEO for over 18 years when he retired in April this year. He was selected to serve on the board of directors in 2003 and has held the position of Treasurer since that time.

TED OLSON

Ted has been a member of the credit union for 52 years and a volunteer for the past 48. He served on the Supervisory Committee two years before being elected to the Board of Directors. As a board member he served as Supervisory Chairman for four years and has served as Chairman of the Board for the past 42 years.

He is currently serving on the Funds Management Committee for the credit union as well. Mr. Olson retired from HQ OSC after 34 years of Federal Service.

ANTHONY SCONYERS

Anthony began his federal career in 1974 as a Contract Specialist at Ft. Sheridan, IL. He previously served as Chief Counsel with the U.S. Army Joint Munitions Command at the Rock Island Arsenal. Throughout his Federal career he has received many awards including a listing in "Who's Who in American Law." Mr. Sconyers previously held a position on the Credit Union's Delinquency Committee before being elected to the Board of Directors in 1999. Mr. Sconyers retired with over 33 years of Federal Service.

NOMINATIONS CLOSE ON FEBRUARY 15, 2019

Any member who is interested in placing their name for nomination along with the incumbents must file biographical data and a petition signed by a minimum of 20 members to the Board Secretary, R.I.A. FCU, P.O. Box 4750, Rock Island, IL 61204. Nominations close on February 15th, 2019. Under this election procedure, there will be no nominations from the floor during our Annual Meeting on March 29, 2019. In the event that there are more nominees than those submitted by the nomination committee, the election will be conducted by ballot.

Anyone submitting his or her nomination for a Board seat should be willing to commit a number of volunteer hours on a monthly basis. Directors and committee members contribute time and expertise without pay because they feel the credit union is important to the economic well being of their families and fellow members. Among their many responsibilities, the Board of Directors sets policies, represents the credit union in various social and professional settings, assures the books and records are in proper order, assigns directors to study specific subjects, and appoints members to committees for assistance and review. Directors are also required to complete certain individual training courses, which will assist them in performing their responsibilities in a professional manner.

COME SEE COCO ***AT OUR BETTENDORF*** ***CORPORATE CENTER***

Winter doldrums got you down? Break out of it, bring the kids, and watch COCO with us on January 17th at 5:30 pm at our Bettendorf Corporate Center (4343 Utica Ridge Road) – it will warm your heart on a cold winter day. **The movie is FREE and we'll have kids' activities and popcorn.** Bring your friends and family! This is the first time we've shown a movie!! But if it's a success, we may do it again.



Space is limited, so please RSVP to Helen at hwols@riafcu.com.

NEED \$\$ FOR COLLEGE?

Apply For A Scholarship Today!

If you thought R.I.A. Federal Credit Union could only help you pursue a college education by offering student loans, think again! R.I.A. FCU will be awarding five \$1,000 scholarships for the 2019-2020 school year. Two additional scholarships will also be offered through the Illinois Quad City Chapter of Credit Unions.

These scholarships will be awarded to students who demonstrate academic excellence, exhibit outstanding contributions to their school and community, and are current credit union members. Current high school seniors and students continuing their higher education are eligible to apply.

Applications may be found online by visiting riafcu.com/scholarships and must be post marked no later than March 15th, 2019.

TAX SEASON NOTICE

Tax season is in full swing! Make sure to double check your routing number, account number and account type when filing to ensure your refund processes correctly. R.I.A. FCU's routing number is **271188337**. Please check your statement for your full account number. It will be longer than your 6 digit member number - do not use your member number. Only checking/share draft and savings/regular share accounts should be used for tax return direct deposits.



SPECIAL CLOSINGS

New Year's Day -

Tuesday, January 1 (closed all day)

Martin Luther King Jr. Day -

Monday, January 21 (closed all day)

Presidents Day

Monday, February 18 (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!



ANNUAL MEETING

R.I.A. Federal Credit Union's 84th Annual Meeting will be held Friday, March 29th at the Best Western PLUS SteepleGate Inn, Davenport, Iowa. The business meeting will convene at 6:30 p.m. with a buffet dinner to follow. Members and guests must make reservations and pay \$5.00 each in advance for the dinner. Tickets must be presented to participate and dine. Tickets are non-refundable and may be purchased at any of our locations. Members who mail in this form with payment will receive their tickets in the mail.

Cut out form here

Member's Name _____

Address _____

Enclosed is my check for \$ _____

For _____ reservations

Reservations and payment must be received by R.I.A. FCU no later than March 19th.



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 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 for more information.

*With \$99 customer installation and purchase of alarm monitoring services.

CONNECT

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

