



WITH



Winter
2020

GROUNDBREAKING CELEBRATION

Red R.I.A. FCU hard hats and gold shovels were on display as we celebrated the groundbreaking for our newest Iowa branch on Thursday, November 21st, at the BettPlex in northeast Bettendorf. **The location is scheduled to open late spring in 2020**, and is expected to have space for 6-8 employees.



In attendance at the event were senior management from the Bettendorf corporate office; R.I.A. FCU board members, representatives from the Quad Cities Chamber and Bettendorf mayor, Bob Gallagher.

"We are excited for this new venture," said Jim Watts, President/CEO of R.I.A. FCU "The Plex corridor is growing rapidly, and this new location will allow us to continue to serve our members and provide additional financial resources to the entire community."



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strategic

INVESTMENT SERVICES

LOCATED AT R.I.A. FCU

RYAN BATEY IS R.I.A. FCU'S NEW FINANCIAL ADVISOR

Batey joins Strategic Investment Services located at R.I.A. FCU

R.I.A. FCU is pleased to announce that Ryan Batey is our new financial advisor, exclusively serving the credit union through Strategic Investment Services, a special division of R.I.A. FCU. Ryan is now available for meetings at any of our branches to help members and prospective members evaluate their finances and offer investment and insurance choices.

R.I.A. FCU president and CEO, Jim Watts, said he is confident that Ryan will provide members with the excellent service, information and support they need to meet their financial goals. "R.I.A. FCU wants to be a life-long, trusted partner for our members. Ryan shares this vision and will be a great asset to the team."

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COMMUNITY INVOLVEMENT

R.I.A. Federal Credit Union employees were in the holiday spirit at the annual Festival of Trees Parade here in the Quad Cities and at the Tomah Holiday Parade in Tomah, Wisconsin. Despite the cold weather, everyone had a blast and made memories.



Tomah branch volunteers enjoy their holiday parade.

Our balloon handlers in Davenport learned a few new tricks, like spinning our red "Axle" balloon for the crowd, and high-fiving young parade goers.

Tomah's parade theme this year was "Gold and Gaudy" – and our branch there took second place in the best float competition.

With the holidays officially kicked off — the Bettendorf branch looks forward to hosting several events in December, including two opportunities to visit with Santa upstairs in our winter wonderland. Bring on the cookies and cocoa!



Another successful United Way Campaign came to a close with a check presentation to United Way of the Quad Cities president and CEO, Rene Gellerman. Chairpersons Julie DePorter and Morgan Wassenhove led this very successful campaign and were instrumental in helping to raise over \$14K for this very worthy organization.

"R.I.A. FCU was so pleased to present this check to an organization that helps fund so many good things right here in our own community," said Jake Ward, V.P. of Marketing.



R.I.A. FCU is always proud to support our local Toys for Tots drive, and worked hard to fill the boxes at our various branches this holiday season! Thank you to everyone who generously donated this year.





FINANCIAL RESOLUTION AND RECOVERY FOR THE NEW YEAR

The decorations are put away and the last of the eggnog has been consumed. And suddenly the holiday bills start rolling in. Everyone needs a little holiday recovery, and at R.I.A. FCU we have the tools to help your finances recover.

Here are a couple ways R.I.A. FCU can help:

Our Holiday Savings Account

Maybe you need a month or two to rebound from the extra holiday expenses. The good news is that you can open an R.I.A. FCU holiday account any time during the year. And here's just the thing to keep you on track — you can only access the money you've saved from October 1st through December 31st. Even better, you can set up a payroll deduction to automatically set aside your goal amount. Even \$25 a paycheck will help your next holiday season be jollier.

A Consolidated Loan

You can take advantage of R.I.A. FCU's holiday loan special until January 31st - which means you have another chance to get finances in order during the first month of the year. You can borrow as little as \$500 or as much as \$5,000 and have up to 12 months to repay the loan. Set up automatic payments and don't worry about missing one. Rates are as low at 4.49% — and the money can be deposited directly into your account.

Maybe you're one of the lucky few who budgeted wisely for the holidays? If so, maybe your spring plans include a new car or even a new house. We can help with that, too! Contact one of our loan officers today to find out more and watch for seminars and financial literacy events coming up at R.I.A. FCU in 2020.

TAX SEASON NOTICE

Tax season will be upon us before we know it! 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.



ATTENTION!

PARENTS OF HIGH SCHOOL SENIORS AND COLLEGE STUDENTS

The R.I.A. FCU scholarship form is now available! We will be awarding five \$1,000 scholarships for the 2020-2021 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. High School seniors and students currently pursuing a higher education degree can apply. Go to <https://www.riafcu.com/resources/member-benefits/r-i-a-scholarship> for more information and to apply.

*Children of employees of R.I.A. FCU are not eligible to apply.

SPECIAL CLOSINGS

New Year's Day

Wednesday, January 1

Martin Luther King Jr. Day

Monday, January 20

Presidents Day

Monday, February 17

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 85th Annual Meeting will be held Friday, March 20th at the Holiday Inn, downtown Rock Island. The business meeting will convene at 6:00 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

MEETING RESERVATION FORM

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 11th.

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 2020, each for a three-year term. The Nominating Committee presents the following candidates, who have agreed to accept the office if elected. Voting will take place at the Annual Meeting on March 20th.



BOB HENDERSON

Bob Henderson has been a credit union member for 53 years and a volunteer for the past 43 years. He served the first 13 years on the Supervisory Committee and the last 30 years on the Board of Directors. Bob has served as chairman of the Supervisory Committee and currently is Vice Chairman of the Board of Directors. He also serves on the Executive, Compensation Committee, and Building committees for the credit union. Bob retired from federal employment in 1992 after 37 years of service.



DICK HOCHSTETLER

Dick Hochstetler has been a member of the credit union for 45 years and has been a volunteer for the past 40 years. He served on both the Credit and Supervisory Committees before being appointed to fill a vacancy on the Board of Directors in 1992. As a Board member he has Chaired the Asset Committee and has served as the Supervisory Committee Chairman for the past 17 years. He also serves as Secretary of the Compensation Committee and is a member of the Building Committee. Dick retired from HQ, AMCOM after 34 years and four months of Air Force and Federal Service.



JOHN MASENGARB

John Masengarb received his undergraduate degree from Augustana College with a major in accounting. He began his federal government career in April 1964 at Rock Island Arsenal. During his 33-year career he held positions as an accountant, program analyst, logistics management specialist, and inventory management specialist. Because of John's efforts in the government and private sectors, he was inducted into the Ammunition and Army Ordnance Halls of Fame. John has been a member of R.I.A. FCU for over 50 years. He began volunteering as a member of the Business Development, Marketing, and Membership Committee nine years ago. John later became a member of the Supervisory Committee. In 2016 John became an Associate Director of the board.



ARUN PILLUTLA

Arun Pillutla served as a member of the Supervisory Committee, and currently serves as the Chair of Funds Management Committee, and is a member of the Board of Directors. He has been a member of R.I.A. FCU since 1999. As a volunteer, Arun's interest and passion is to strengthen the credit union in order to better serve its members. Arun is a Professor of Management at St. Ambrose University. He received his Ph.D. in Business Administration from Washington State University. Arun joined the faculty at Ambrose in 1999 and teaches undergraduate, graduate, and doctoral students. Arun's scholarly research on organizational visioning and other topics is presented at many conferences and published in academic journals.

Any member interested in being nominated to the board must file biographical data and have a petition signed by a minimum of 20 members. This information must be sent to the Board Secretary, R.I.A. FCU, P.O. Box 4750, Rock Island, IL 61204, **by February 7th, 2020**. The election for the three vacancies will take place during the annual meeting on March 20, 2020. Under this election procedure, there will be no additional nominations from the floor, and you must be present to vote. Anyone submitting their nomination should be willing to commit to a number of volunteer hours per month. The Board of Directors sets policies; represents the credit union in social and professional settings; assures the books and records are in order; assigns directors to study specific subjects; and appoints members to committees for assistance and review. Directors are required to complete individual training courses to assist them in performing their responsibilities.

CONNECT

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