

# Shred Day at Moline Library

As we discuss the importance of fraud and security awareness, keep in mind that there are documents you should be shredding securely rather than just simply tossing out. Some documents that you should be shredding are: credit card and utility bills, old pay stubs, bank statements, and medical bills, tax records and supporting documents that are older than seven years, expired passports and driver's licenses, copies of birth certificates, old insurance policies and resumes. Please note, this list is not intended to be exhaustive. There are many other documents that are recommended to be shredded for your security.

Working with the Moline Library, R.I.A. FCU will be sponsoring a shred date for our community this fall. We welcome you to bring your documents to this event to be professionally and securely shredded on site.

*Stay tuned for more details!*



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# Paying With Mobile Can Be Safer Than Plastic — If You Do It Right!

*Understanding the latest security innovations and protections — layered passwords, staying off public wifi — can make a big difference.*

Our smartphones make life easier in so many ways. As if calling, texting, web surfing, and using social media wasn't enough, now, thanks to mobile banking apps, you can handle your finances on your favorite touchscreen as well. Grabbing the next round? As you're waiting for the bartender to fill your glasses, you can Venmo request your friends back at the table. Your son needs money for a school trip? Transfer it to him with Zelle. No longer do you have to carry around a checkbook or tell a friend "it's fine" when they come up short with cash.

But, as Voltaire (or Peter Parker's Uncle Ben, depending on your chosen source) both said: With great power comes great responsibility. Hackers are no secret, and if they're super interested in your not-super-interesting Instagram account, you better believe they're trying to break down the walls to your payment apps, too.

Don't stress yet. Mobile payment options are very secure compared to traditional credit card payments, according to Monica Eaton-Cardone, COO at Chargebacks911.com. Think about it: If you lose your passcode-protected phone, no one can get in, but if you lose your credit card, anyone can swipe it, explains Hitesh Anand, Former Verifone VP of Product who now advises multiple mobile payment startups.

Try implementing these tips into your mobile payment lifestyle so you can reap the benefits of this life-changing feature while minimizing the chances of getting any information — or worse, any money — stolen.



Security comes in layers. Before you even think about password protecting your payment apps, you should be protecting your phone. Eaton-Cardone suggests password protecting your smartphone. Passcodes are great, but Touch ID or Face ID are even better, she says. Also, one password might not be enough. Protect your apps with two-factor authentication, Eaton-Cardone says, so it is even harder for hackers to get in.

Keep it private. Just like any other personal web browsing, steer clear of public Wi-Fi. There might be a hacker lurking on the network who can intercept the payment. "Adding a credit or debit card to your mobile wallet while on a public network can expose your card information to cybercriminals," Eaton-Cardone says.

Get one step ahead of your scammer. When you're online shopping, "verify that you're shopping on a legitimate site," Eaton-Cardone says. Fraudsters create "spoofs" — fake versions of popular sites — then, when consumers enter their personal information, the fraudster swipes it, she explains. If you're using peer-to-peer payment methods to purchase something from an unknown vendor, do it on a service like PayPal which has much better buyer protection than other apps, Ted Rossman, Industry Analyst at CreditCards.com, says.

Check, then double check, then triple check. The username you're sending money to, that is. It's unfortunately easy to slightly mess up a username and send the money to the wrong person. Sometimes you get lucky — some strangers might send the money back if you explain the situation, but many won't, and you could lose your funds. Plus, very few mobile payment apps have any recourse, meaning that once your money is gone, you may never see it again, Anand says.

Keep peer-to-peer payments truly peer-to-peer. The only way to fully ensure your money is getting into the right hands, or Venmo balance, is if you trust the person on the receiving end, so exchange online only with those you know and trust, Anand says.

Article provided by **savvymoney**

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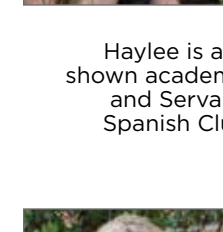
## Scholarships Awarded

R.I.A. Federal Credit Union staff and Board of Directors would like to congratulate the winners of our Annual Scholarship Awards. Five scholarships, each totaling one thousand dollars, were awarded to students who are pursuing further education and have excelled academically and within their communities. They have demonstrated excellent community service as well as participation in school extracurricular activities. R.I.A. FCU is honored to contribute to their education and bright futures. Since 1997, more than \$70,000 has been awarded to help further the education of our outstanding graduates. We would like to take this opportunity to wish all our 2023 graduating seniors the best of luck in their future endeavors.



### BRYANNA

Bryanna is a graduate of Wilton Jr./Sr. High School in Wilton, IA. Bryanna participated in Show and Jazz Choir, Student Council, made the Honor Roll, RVC Honor Choir, Dorian Honor Choir, lettered in choir for three years, lettered in football cheer for four years, was Americorp Senior Student Leader, and was a yearbook editor for two years. Bryanna plans to attend Kirkwood Community College in Cedar Rapids to major in Nursing. After, she will transfer to a university to achieve her BSN, working towards becoming a NICU nurse.



### HAYLEE

Haylee is a graduate of West Carroll High School in Savanna, IL. Haylee has shown academic excellence by being a member of the National Honor Society and Servant Leadership. She has been heavily involved in Student Council, Spanish Club, FCCLA, FFA, softball, volleyball, and basketball. Haylee plans to attend Sauk Valley Community College to pursue a career in Radiology and specialize in Diagnostics.



### BELLA

Bella is a graduate of Homeschool/Davenport Central High School in Davenport, IA. Bella has received many honors and awards, including National Honors Society, Meistersinger Honor Choir, Iowa All-State Honor Choir, Iowa OPUS Honor Choir, Central High School Academic Excellence, and Junior Rotarian. She has also acted on numerous Quad City stages and is also signed with a Chicago talent agency. Bella plans to attend Western Illinois University as an Honors Musical Theatre Bachelor of Fine Arts major, with Music, Stage Combat and Dance minors.



### KARLI

Karli is a graduate of Wilton Jr./Sr. High School in Wilton, IA. Karli has shown academic excellence by being a member of the National Honor Society and Silver Cord Completion. She has been heavily involved in 4-H (holding President, VP, Secretary and Treasurer roles), FFA, Competition Dance, County Council, and school cheerleading. Last summer, she attained her CNA degree through Muscatine Community College. Karli plans to attend St. Ambrose University, to major in Nursing, and minor in Spanish.



### THOMAS

Thomas is a graduate of Moline High School in Moline, IL. Thomas has received the John Deere Community Service Award along with being a member of the Moline Rotary, Moline History Club, Moline Interact Club, and founder of Step-Up QC; an organization to establish a simple and engaging volunteering process. Thomas plans to attend the University of Michigan to major in Economics and Entrepreneurship, with a minor in Psychology.

**Relationships. Integrity. Action.**

## Community Involvement



### R.I.A. FCU GOLF OUTING BENEFITING THE HONOR FLIGHT OF THE QUAD CITIES

This May we hosted our 8th Annual R.I.A. FCU Golf Outing benefiting the Honor Flight of the Quad Cities. The Honor Flight of the QC sends much deserving veterans to Washington D.C. to visit the historical monuments built in their honor. This year's event had a huge turnout! With the hard work of all our volunteers, and dedicated sponsors, we were able to raise \$41,674 for the Honor Flight of the Quad Cities. This is enough to fund 83 veteran flights! Thank you to everyone who made this event a great success and thank you to our generous sponsors for committing their time and money to the Honor Flight of the QC!

This year's event was extra special, as our very own, Dan, was recently able to join a flight to D.C.! The smile on his face says it all. Plans are already under way on how to improve the event for next year, and what we can change to see continued growth in the future. The possibilities are endless!



### AMERICAN HEART ASSOCIATION

R.I.A. FCU has teamed up with the American Heart Association for a day of CPR Training at Moline, Davenport, and Bettendorf branches. Employees were able to learn CPR. Additionally, we participated in the Quad Cities Heart Walk at Schwiebert Riverfront Park. R.I.A. FCU was the top company in terms of funds raised this year! We had an incredible turnout of volunteers, from manning the tent and handing out R.I.A. FCU swag, to everyone who walked with us. We couldn't be prouder to represent R.I.A. FCU! Our team contributed their efforts to raise \$4,870 in support of the American Heart Association. The money raised by the Heart Walk helps fund research and medical breakthroughs.



### CHARITY GOLF OUTINGS

As an avid community partner, we have been carrying out our mission of being a part of the communities we serve. What better way to do that than with golf! The summer lineup for charity golf outings includes the following: PV Boys Basketball, Lead(h)er, YMCA, IL QC Chapter, Getting Heroes Home, QC Children's Miracle Network, Byron Hills Fore Heroes, Foster's Voice, Milan Chamber, Savanna Chamber Shadfly, Seton Catholic School, Quad Cities Builders & Remodelers Association, Paul & Dale's Hack N' Give Back, Army Support the Troops, Havlife, and Svithiod Club golf outings. R.I.A. FCU is honored to be a part of these outings. Our communities never cease to amaze us with the amount of support shown. We are just grateful to be a part of it.



### WISCONSIN HAPPENINGS

Our team in Tomah, WI is heavily involved in the community, both in Tomah and on Fort McCoy! This spring, they were involved in the Fort McCoy Easter Extravaganza, Month of the Military Child, Armed Forces Day, U.S. Army Birthday, and Army Birthday Concert. On the radar for this summer, R.I.A. FCU is excited to sponsor the Tomah Concert Series, Fort McCoy Summer Sizzle and Wellness Fair, Tomah 4th of July Parade, Business After 5, and the Monroe County Fair. Our Wisconsin crew puts in a lot of work to invest in the community.



### KIDS FOR VETS LEMONADE STAND

The kids are back and ready to bring lemonade to the thirsty people of the Quad Cities! The Kids for Vets Lemonade Stand hosted a stand at our Utica Ridge location, as well as fundraising at our Honor Flight Golf Outing. Not only do they make great lemonade, but these kids work hard and brought in \$1,500! They will be hosting a stand at our Davenport branch in July, and we can't wait!



### QUAD CITIES CORPORATE GAMES

R.I.A. FCU is participating in the Quad Cities Corporate Games this year and having a blast! The event kicked off with bowling, and followed with a fitness walk, pedal pub race, and a bags tournament. As part of the event, we hosted a blood drive at our Utica Ridge Road location. We ended the day with enough donors to provide blood for up to 45 patients! We're looking forward to the remaining events throughout the summer!



### ROCK ISLAND ARSENAL EVENTS

Part of having our roots on the Rock Island Arsenal means having the honor of participating in their events. We recently sponsored their Bloom on the Rock and Run the Rock events. In honor of Armed Forces Day, the Rock Island Arsenal MWR hosted a 3-day event packed with live music, food trucks, fireworks, and so much more fun for families!



### NATIONAL TELECOMMUNICATIONS DAY

In honor of National Telecommunications Day, we made our way over to QCOMM911 with breakfast, lunch, and dinner so each shift could enjoy a little treat! These incredible humans put in work to keep us safe day in and day out. The amount of appreciation we have for what they do is immeasurable.

### SAVANNA CHAMBER LADIES DAY LUNCHEON

A group of R.I.A. FCU ladies attended the Savanna Chamber Ladies Day Luncheon. We enjoyed an inspiring speaker and a delicious lunch! We love being a part of such an incredible community and are honored to sponsor this event.



### BEAUTIFY BETTENDORF CLEANUP

This spring, a group of R.I.A. FCU employees spent an afternoon with Xstream Cleanup to help beautify the City of Bettendorf along and under the new I-74 bridge. The team filled eight bags of trash and the event managed to fill a total of 108 bags!



### UNITED WAY DAY OF CARING

In May, a group of employees ventured over to QC Closet2Closet to volunteer their time for the United Way Quad Cities Day of Caring! Closet2Closet helps provide clothing, toiletries, and other items to foster children. We're proud to have such caring hearts represent us.



### ANNUAL MEETING

A bad storm may have postponed our Annual Meeting until May, but that didn't stop us from having a great event! We saw so many of our valued members show up to stay informed on all things R.I.A. FCU. We are honored to have such great members. Thanks to the Hotel Blackhawk for providing a great event space for our meeting!



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## Notice to Update Beneficiaries/Owners, etc.

**REMINDER: Make sure your documentation is in order. Now's the best time to update your beneficiaries, joint accounts, and account owners.**

## Special Closings

**Independence Day**

Tuesday, July 4

**Labor Day**

Monday, September 4

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!