

# Annual Meeting

R.I.A. Federal Credit Union's 90th Annual Meeting will be held Friday, May 2nd at the Hotel Blackhawk in Davenport, IA. 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 April 14th.

### Connect

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

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This credit union is  
federally insured by the  
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Additional coverage up to \$250,000 provided  
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# Upcoming Board Elections

In accordance with NCUA Federal Credit Union Bylaws, nominations for the election of the Board of Directors are now open. There are four vacancies extending for a three-year term for the Board of Directors in 2025. The Nominating Committee presents the following candidates, who have agreed to accept the office if elected.



**William Patterson** | Bill has been a member of the Credit Union for 40+ years and has been a volunteer for the last nine. He started out on the Supervisory Committee and was elected to the Board of Directors in 2022. He retired after 33+ years with the Department of Defense from Surface Deployment and Distribution Command as Chief of Accounting. Before that he worked on the DoD Business Modernization and Systems Integration project. He also has five years of commercial banking experience before he started his federal career.



**Caridad Ramos** | Caridad began working at the Rock Island Arsenal in October 1981. She worked as a Contract Specialist in the Contracting/Procurement Office, as a Policy Analyst in the Policy Office and also The Competition Advocates Office from 1981-1994. From 1994 through 2011 she worked as an Attorney-Advisor at the Tank Automotive Command Legal Group (TACOM-RI) located at the Rock Island Arsenal. During that time, she conducted legal research and review of documents, including solicitations, contracts, and justifications and approvals in accordance with the Federal Acquisition Regulations (FAR). She prepared responses to Congressional Inquiries, prepared opinions, memoranda, decisions, testimonies and formal filings in proceedings in which the U.S. Army was a party. These proceedings included GAO Protests, cases with the Armed Services Board of Contract Appeals and the Court of Federal Claims. Additionally, she participated in conferences necessary to representing or advising U.S. Army Officials.



**Lee Gazzano** | Lee has been a credit union member for over 20 years. He has served as a Supervisory Committee member as well as having served on two other credit unions as a Board member. He also has several years of banking experience. He is a retired Army veteran having served 36 years of service. Serving in both the Navy and Army. He is an Army certified Program Manager with over 20 years of managing Department of Defense acquisition programs. He holds a master's in business administration.



**Paul Janecek** | Paul W. Janecek graduated from the University of Illinois with a bachelor's degree in engineering physics in 1966 and an MBA from Alabama A and M University in 1973. He served 20 years in the U.S. Army retiring in 1987 as a lieutenant colonel. He founded Aces a consulting company helping businesses work with the government in 1987. He was the director of marketing for four separate environmental companies from 1993 to 2016. Presently, he is the treasurer for two veterans' organizations and the secretary of his church trustee board.

Any member who is interested in placing his/her 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 January 31st, 2025. Under this election procedure, there will be no nominations from the floor during our Annual Meeting on May 2nd, 2025. 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 to 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.



WITH



Winter  
2025

## Five Ways to Protect Yourself From Online Shopping Scams

**'Tis the season to be vigilant when it comes to making internet purchases**

You've been searching for a very popular squishy stuffed animal that's sold out or on backorder everywhere. Then, an ad pops up on Facebook or Instagram, offering the very toy you've been trying to track down. Or maybe the item appears on an auction site with a much lower than expected "buy it now" price. Did you just win the holiday lottery? Probably not.

Scammers tend to kick it into overdrive during the holidays, according to the FBI, when more people are shopping online and also feeling pressure to purchase gifts for friends and family that will arrive on time. Non-delivery scams cost Americans more than \$265 million last year with credit card fraud accounting for additional \$129 million in losses, according to the FBI's Internet Crime Complaint Center's 2020 report.

With non-delivery scams, you order an item online and give your credit card information, your card is charged, then the item never shows up. Often online criminals use your account number and other information to try and steal more of your money or your identity.

What's the bottom line when it comes to online shopping? When a deal or sale seems too good to be true, it probably is. Here are some other tips from the FBI to help you avoid online holiday scams:

### Check company reviews and feedback

When purchasing from a business for the first time, do some research and check the company for reviews. You can also go to the Better Business Bureau's website to see if any complaints have been filed about the site in question. For online marketplace or auction websites, be sure to always check a seller's feedback rating. Be wary of sellers with mostly unfavorable feedback or no ratings at all.

### Know exactly who you are buying from

Before handing over credit card info, check a website's URL at the top left hand corner of your screen to make sure it is legitimate and secure. A safe site should have "https" in the web address as well as a lock symbol. If it doesn't, do not enter your information or initiate a transaction. On auction sites, avoid sellers who say they are authorized dealers or factory representatives for popular items in countries where those deals would be unlikely.

### How you pay matters

Use a credit card when shopping online and check your statement, or online account, often. If you see a suspicious transaction, contact your credit card company to dispute the charge. You can also set up text or email alerts to notify you when your credit card is used. Never wire money directly to a seller or pay for items using prepaid gift cards. These are popular ways for scammers to get your funds. Instead of using a gift card for your payment, criminals will take the money and you'll likely never receive the item.

### Don't click unknown links

Never click on suspicious links or attachments in emails or texts, on websites, or social media. Criminals try to get you to click on links and then share personal information such as your name, passwords or even bank account numbers.

A new twist on the link scam is when you receive a text with a link to a receipt for something you did not purchase. Another danger of clicking on unknown links is that you could also be unknowingly downloading malware to your device. Don't click the link. Instead, delete the text and block the number from your contacts.

### Track your packages

When possible, get tracking numbers for online purchases, so you can ensure the items have been shipped and you can follow the delivery process.

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## Community Involvement

### CHILDREN'S MIRACLE NETWORK GOLF OUTING

Following this year's annual Credit Unions for Kids Golf Outing benefiting the Children's Miracle Network, we traveled to Iowa City with participating credit unions to deliver the proceeds earned. A tour of the hospital showed us exactly how our funds are being allocated and brought an even deeper appreciation for the hard work their organization puts in every day.



### HAVLIFE GOLF OUTING

At this year's HAVLife Golf Outing, we supported as the premier sponsor. A group of R.I.A. FCU employees volunteered their time to make the event run smoothly. The organization raises funds to prevent lost potential in our local youth. As always, we love having an active role in the operation of this outing.

### FESTIVAL OF TREES & TREE LIGHTINGS

Getting in the merry zone, R.I.A. FCU sponsored this year's Festival of Trees parade and Veteran's Night. We carried the Gingerbread Man balloon, and even designed coordinating sweaters for staff to sport while carrying. Our R.I. Arsenal location team attended the Arsenal Tree Lighting and provided a craft for kids. Our Wisconsin crew has been busy as well with the Tomah Holiday parade and the Tree Lighting ceremony on Fort McCoy. Some of our Quad Cities team even made the trip up!



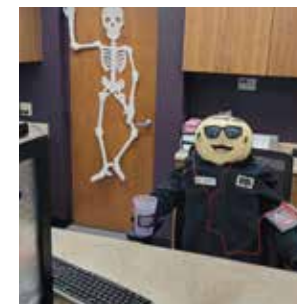
### TOYS FOR TOTS

Along with our generous communities, we collected toys for this year's Toys for Tots fundraiser! We are grateful for our communities and are honored to give back where we can.



### HALLOWEEN FESTIVITIES

As usual, we attended many Halloween events throughout our communities. We passed out candy to kids at Boo at the Zoo, Boo on the Rock at the Arsenal, Milan Chamber, and Sexton Ford Trunk or Treat. Our mortgage team attended the Mel Foster Pumpkin Day and RE/MAX Trunk or Treat. Our Savanna branch also had a spooky visit from Pumpkin Dave.



### MR. THANKSGIVING DINNER

This year, the R.I.A. FCU crew put in great efforts to assist in the planning and preparation of the Mr. Thanksgiving Dinner. From time commitment to financial contributions, we partnered with some great organizations and individuals to make this year's event a huge success.



### DCUC MIDWEST CONFERENCE

This year, we hosted the annual DCUC Midwest Conference at the Blackhawk Hotel. Guests heard from experts in the industry and spent the week networking. Tours on the Arsenal brought a unique, historical aspect to the trip. Attendees visited the Rock Island Arsenal Museum, Quarters One, and the Rock Island National Cemetery.

## Need \$\$ For College?

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 upcoming school year.**

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 [riaftu.com/scholarships/](http://riaftu.com/scholarships/) and must be postmarked no later than March 31st, 2025.



## 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

Wednesday, January 1

### Martin Luther King Jr. Day

Monday, January 20

### Washington's Birthday

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!