



January 2021

Happy New Year

86th Annual Shareholder Meeting



Save the Date!

Our 86th Annual Shareholder Meeting will take place at 5:00 PM on Thursday, May 20th, 2021.

[More Information](#)

Tax Time Reminders



Please remember that tax refund checks and electronic deposits will only be accepted if made payable to an account holder. Checks and deposits made payable to a non-member will not be accepted and may be returned to the IRS.

If you have an IRA with the Credit Union, please remember that you are

limited to one IRA rollover in a 12-month period per social security number on all IRAs. If you are over age 70 ½, a Required Minimum Distribution may be required per IRS rules and should have been completed by 12/31/2020. If you did not take your Required Minimum Distribution, contact the Credit Union immediately. We will furnish the year-end balance of your IRA account (also known as the Fair Market Value) to the Internal Revenue Service as required.

Turbo Tax

Be among the first to get your tax refund! Let TurboTax® guide you through your return step by step. Then e-file and choose direct deposit to your RIFCU account to get your refund as fast as possible. And as a credit union member you can save up to \$15 on TurboTax.



[Get Started](#)

Live Chat



We understand call wait times are higher than usual, so take advantage of LIVE CHAT which is available on our website:

Monday – Friday
8:30AM – 5:30PM

[Contact Us](#)

Open a Christmas Club NOW!

Make Your Next Christmas a *Relaxing* One!



Join thousands of members who already take advantage of the RIFCU Christmas Club! Don't stress about the holidays – start saving early and schedule an automatic transfer from your paycheck. Out of site – out of mind! For less than \$20 per week, you could have over \$1,000 saved this time next year!

Open online in 3 easy steps!

1. Login to Online Banking and choose "Open Suffix"
2. Select "Christmas Club"
3. Transfer at least \$5 to start!

[Open Now](#)



Member Voices

Real Members, Real Voices

"I love the personal service I get at the RIFCU!"



Membership Matters Results

On behalf of the entire Board of Directors, we would like to say THANK YOU to each and every member that

Ron

Member since 1970

Thank you for being a loyal member!

If you've received outstanding service,
please tell us:

*Want to voice your opinion? **Contact Us** or send your comments to Attn: Marketing, 3710 N 50th St., Tampa, FL 33619. Another great way to show you care about your credit union is to follow and like us on Facebook, Instagram and Twitter!*

[Send Feedback](#)

took the time to complete our survey. They are busy sorting through the suggestions and look forward to improving the lives of our member-owners!

Congratulations to David for being selected as our random winner! Thank you for your honest feedback.

If you couldn't take our survey last month, feel free to share your feedback at any time, simply complete the brief survey below!

[Take the Survey](#)

Wait, You Offer That?

Whether you've been a member for years, or you just recently joined – a line we hear often is "Wait, you offer that?" Check out this month's product/service highlight:

Wealth Management Services

Whether you are quickly approaching retirement or have years until retirement, our wealth management and retirement planning services will help you meet your financial goals at every stage of your life.



Services provided by Regional Director, Richard Chrzanowski, MSFS, RFC, CFS. Richard works individually with you to build a financial plan that fits your needs and your wallet.

Some of the services include, retirement planning, DROP program guidance, IRA, 401(K), 403(B) and estate planning, college fund planning and insurance offerings. For more information on programs and services, visit the **Wealth Management site**.

- All Securities Offered Through Money Concepts Capital Corp. **Member FINRA / SIPC**
- Money Concepts Advisory Service is a Registered Investment Advisor with the SEC



Richard Chrzanowski, MSFS, RFC, CFS

[Schedule an Appointment](#)



- All Non-Securities and Non Advisory Products through Money Concepts International, Inc.
- Not FDIC/NCUA Insured - may lose value - No bank or credit union guarantee

Membership Matters



Your Board of Directors answers submitted questions through our [Membership Matters Survey](#).

Recently our member **Basheba** had this to say:

"My experience with RIFCU has always been a pleasure. I have recommended many of my friends and family to join. I have absolutely nothing negative to say about this financial institution."

RIFCU Board:

"Hi Basheba! Thanks to members like you, the Credit Union continues to grow and flourish as we bring our unique message to more and more members. Referrals really are the best compliment. We appreciate your loyalty!"

Financial Planning



Money Talk News

Inside this month's edition:

1. Inflation
2. Estate Planning Strategies
3. Retiring in a down market
4. Closed-End Funds

**January 2021 Money
Talk Newsletter**



\$100 Membership Referral Contest

Congratulations to this month's \$100/\$100
Membership Referral Contest Winners:

Angelina Brown and her son Jeffrey Walker Jr



To be eligible for this month's drawing, simply refer a friend, family member or co-worker by using the RIFCU \$100 Membership Referral Entry Form. You can print one by clicking on the button below or by visiting your local RIFCU branch.

[Print Form](#)

2020 Holiday Schedule

Our offices will be closed:

Saturday, January 16th
and

Monday, January 18

in observance of

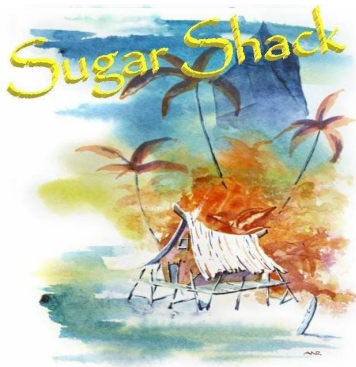
Dr. Martin Luther King, Jr. Day

Jan 1: New Year's Day - Closed
Jan 6: Epiphany
Jan 18: MLK Jr. Day - Closed
Jan 19: National Popcorn Day
Jan 20: Inauguration Day
Jan 21: National Hug Day
Jan 23: National Pie Day
Jan 24: National Peanut Butter Day
Jan 31: National Hot Chocolate Day



January is Observed as:
National Mentoring Month
National Glaucoma Awareness
National Blood Donor Month

Business Partner Spotlight



Sugar Shack

The Sugar Shack serves great homemade comfort foods. They have wonderful omelets, Shepherd 's Pie, Goulash and Chicken Parmesan just to name a few items. For dessert they happily serve their Cinnamon Rolls with Cream Cheese Frosting or Carmel and Brown Sugar Glaze.

Stop by on any Friday for a wonderful Fish Fry from 11:00am until 7pm and on Saturday's for their famous Chicken Fried Steak Special

Located at: 38915 County Rd 54 Zephyrhills, Fl 33542.

[More Information](#)

Community Matters

We are proud to be active in our local communities – because Community Matters! You may see us at your employer, or out in the local community! Stop by and say, "HI"!

Everyday Blessings

RIFCU employees selected Everyday Blessings as the recipient of our 2020 Christmas Donations. Everyday Blessings provides a home for children awaiting permanent placement who are victims of abuse, neglect, or abandonment.

We hope these donations make a difference in the lives of the amazing children and staff at Everyday Blessings. THANK YOU to our employees who contributed to such a great cause.

To learn more about Everyday Blessings visit www.everydayblessingsinc.org.



Quick Links

RIFCU.ORG

[Email Us](#)

[Calculators](#)

[Mobile Banking](#)

[ATM Locations](#)

[Reorder Checks](#)

Apply For A Loan



Become A Member



**Lost or Stolen
Credit Cards**



**Don't Be Shy!
Connect With Us!**



 **Join Our Mailing List**



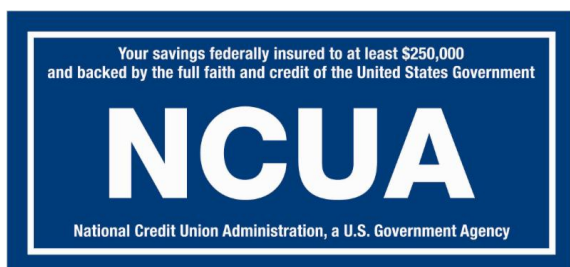
Railroad & Industrial Federal Credit Union

P.O. Box 5125, Tampa, FL 33675-5125

Nationwide: 800.769.1424
Member Services: 813.621.6661

Website: www.RIFCU.org
Email Us

Personalized *One-2-One* Service



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