

SERVING MEMBERS WITH EXCELLENCE



Railroad & Industrial

FEDERAL CREDIT UNION

Est. 1935

March 2021

Home Equity Line Of Credit (HELOC)



We Can Help With A
Home Equity Line of Credit! **1.99% APR & \$0 Closing Costs***



Close on a RIFCU Home Equity Line of Credit by 05/31/2021 to take advantage of a low introductory rate of 1.99% APR¹ until 05/31/2022.

RIFCU Home Equity Loan Features

No Closing Costs²

No Pre-Payment Fees

Take Advances Online 24/7

Quick & Easy Application Process

Low Introductory Rate of 1.99% APR¹

Flexible Re-Payment Terms up to 15 Years

Apply Today!

Send & Receive Money



\$1,000
Money Madness
GIVEAWAY

**To Enter,
use our App or
Online Banking to
Send or Request
Money using Zelle®**

Railroad & Industrial
FEDERAL CREDIT UNION
Est. 1935

11:09 Enter Amount
REQUEST
Mom & Dad
(Dad's Cell) **\$1,000.00**
from CKG 7060
Available Balance \$1,935.00
View Send Amounts Limits
Save
1 2 3 DEF
4 GHI 5 JKL 6 MNO
7 PQRS 8 TUV 9 WXYZ
0

We are excited to announce that Zelle® is available now! Send money with Zelle® in your RIFCU mobile app or online banking. You will be entered for a chance to win \$1,000 in the Money Madness Giveaway every time you use Zelle® until 03/31/2021.

[Learn More](#)

Focus Group: Zephyrhills

Do you bank at our Zephyrhills Office?

We want to meet with you virtually!
We value your input and are looking for 8 members from our Zephyrhills Office to provide feedback in a Focus Group setting.

The Focus Group will be held on **April 8th at 5:30pm** via a virtual format. We will accept the first 8 registrations, so RSVP today!



Participants will be selected based on a combination of branch usage and first come/first serve basis. Those selected for attendance will receive an email with login instructions for the meeting. Thank you!



Member Voices
Real Members, Real Voices

"My credit union has amazing employees and service!! They have truly been available and willing to help my family, especially during this pandemic."

Nicole
Member since 2009

Thank you for being a loyal member!

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

[Send Feedback](#)



Save the Date!

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

[More Information](#)



[Follow Us On Facebook](#)

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:



Need Credit?

We're Here to Help

Credit Builder Loan

Start Building Credit with
\$0 money down.

Credit Builder Loan

We get it. Life happens. Sometimes that means your credit score needs some tender love and care. Whether you need to start your credit, improve your credit, or jump start your savings – the Credit Builder Loan from RIFCU is designed for you.

Loan Features:

- No minimum credit score required*
- No down payment required
- Loan Amounts ranging from \$500 - \$2,000
- Flexible repayment terms ranging from 6-24 months
- No pre-payment penalties, reported to all 3 credit bureaus
- Fixed Rate of 8.99% APR*

[Learn More](#)

Membership Matters



Your Board of Directors answer questions through our **Membership Matters Survey**.

Recently our member **Tim** had this to say:
"I love RIFCU. You guys are always helpful and courteous. I have financed several vehicles through you and each one has been smooth and convenient."

RIFCU Board:

Financial Planning



Money Talk News

Inside this month's edition:

1. Pet Care Costs
2. Financial Wellness Plan
3. College Financial Aid
4. Stock Splits

March 2021 Money

"Hi Tim! We are thrilled to hear your feedback. Our mission is to provide financial solutions that are convenient to your life. Thank you for trusting us with your vehicle purchases!"

-Your Board of Directors



\$100 Membership Referral Contest

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

Milagros Ceno and Milagros Tortorelli



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](#)

2021 Holiday Schedule

MAR 3: World Wildlife Day
MAR 4-14: Florida Strawberry Festival
MAR 5: Employee Appreciation Day
MAR 8: Int'l Women's Day
MAR 14: Daylight Saving Begins (DST)
MAR 17: St. Patrick's Day
MAR 20: Spring Begins
MAR 23: National Puppy Day
MAR 29: Vietnam War Veterans Day
MAR 30: National Doctors' Day

March is Observed as:
Women's History Month
National Nutrition Month

Florida Strawberry Festival is Coming
to Plant City:
March 4-14



Business Partner Spotlight



The Jersey College community consists of dedicated nursing educators and administration. Their experienced staff and modern facilities create an environment where nursing students excel and can become the LPNs and RNs to advance the healthcare profession. Located at six campuses in Florida and New Jersey serving students from New York, New Jersey, Pennsylvania, Connecticut, Delaware, Florida, and Georgia.

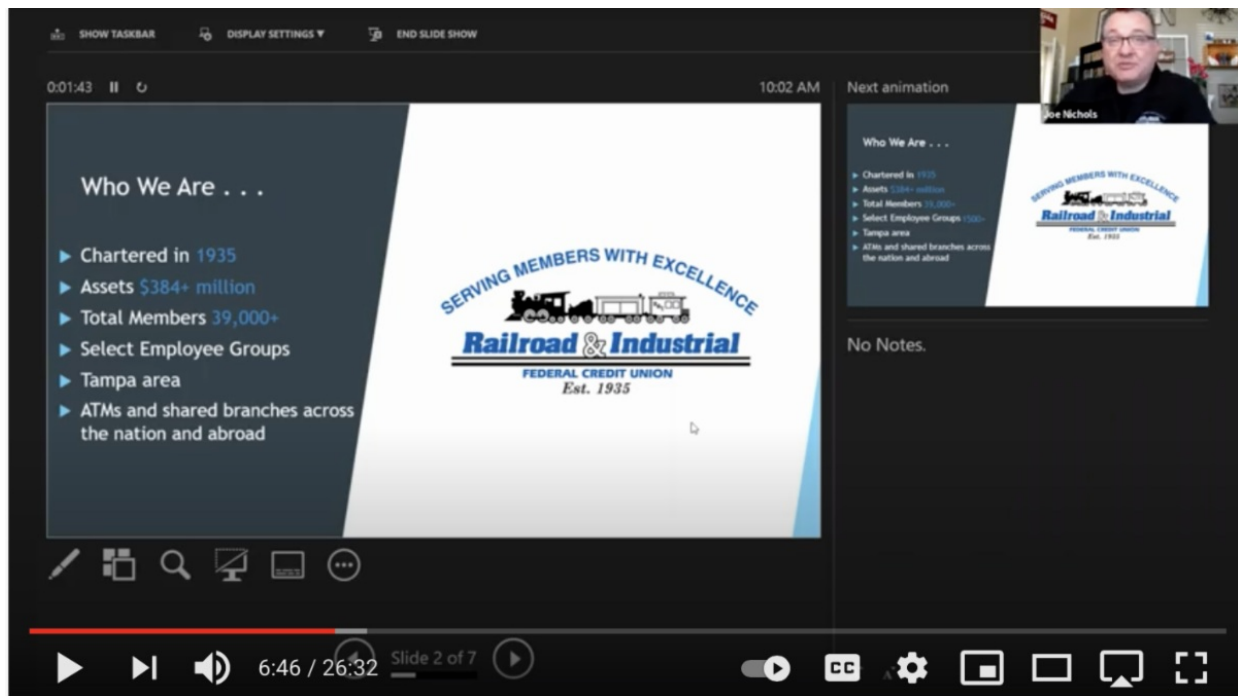
[More Information](#)

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"!

South Shore Chamber

Our BDS Rep, Joe Nichols did a presentation on RIFCU for the South Shore Chamber, who shared it on their YouTube channel. The video gained the most views the chamber has every had on a video. Congratulations Joe!



Quick Links



Don't Be Shy!
Connect With Us!



 Join Our Mailing List



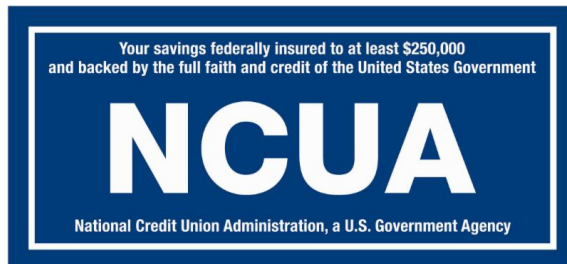
Railroad & Industrial Federal Credit Union

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



Disclaimer: All content in this newsletter is for informational purposes only and should not be relied upon to make any financial, accounting, tax, legal or other related decisions. Each person must consider his or her objectives, risk tolerances and level of comfort when making financial decisions and should consult a competent professional advisor prior to making any such decisions. Any opinions expressed through the content in this newsletter are the opinions of the particular author only.

Insurance products are not a deposit; not FDIC insured; not an obligation of bank; and not guaranteed by bank or any affiliated entity.

¹Annual Percentage Rate (APR) of 1.99% will apply between 03/05/2021 – 05/31/2022. After the promotional period, a variable APR of Prime + 0% applies, minimum APR 2.99%. Maximum APR 18%.
²Member pays no closing costs assuming an automated value of home or drive-by appraisal is used. If full appraisal requested, RIFCU will not cover the expense. Membership eligibility required. Subject to credit approval. Offer available for real estate in Florida only. Minimum advance of \$5,000 required. Maximum Term 180 months. Existing RIFCU loans eligible with a \$10,000 limit increase on a HELOC. For further information regarding this offer, please contact us at 800-769-1424. Offer expires 05/31/2021.

*Annual Percentage Rate (APR) is fixed for the duration of the loan. Subject to debt-to-income requirements. Other restrictions may apply. Membership Eligibility required. Rates are subject to change without notice. Payment example: For a \$2,000 loan with a 24-month term, payment would be \$91.36.

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