

SERVING MEMBERS WITH EXCELLENCE



Railroad & Industrial

FEDERAL CREDIT UNION

Est. 1935

April 2021

Car Sale

Semi-Annual Car Sale **March 22-
April 30**

90-DAYS NO PAYMENT | FREE GAP PROTECTION | 0.25% OFF ALL RATES*

SERVING MEMBERS WITH EXCELLENCE
Railroad & Industrial
FEDERAL CREDIT UNION
Est. 1935

visit **RIFCU.ORG/CarSale**

* Restrictions Apply

Free GAP Protection | 0.25% APR Discount On Your Rate

90-Days No Payments. | FREE Auto Advisor

Get Started!

Home Equity Line Of Credit (HELOC)

Need More Space For The Important Things?



We Can Help With A Home Equity Line of Credit!

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

Apply Today!

Financial Literacy Month

89%

of Americans agree that a lack of financial education contributes to social inequality in our country.

Explore our Financial Education Resources.
www.rifcu.org/LEARN

Source: Charles Schwab's 2020 Financial Literacy Survey



This April, Financial Literacy Month takes on new meaning as millions of

Americans struggle financially in the wake of the pandemic. We care about our consumers' financial wellbeing and are here to help in any way we can. That's why we're proud to offer a free, digital financial education program, **Money Matters**. Start learning important financial lessons and tips today [#FinancialLiteracyMonth](#)

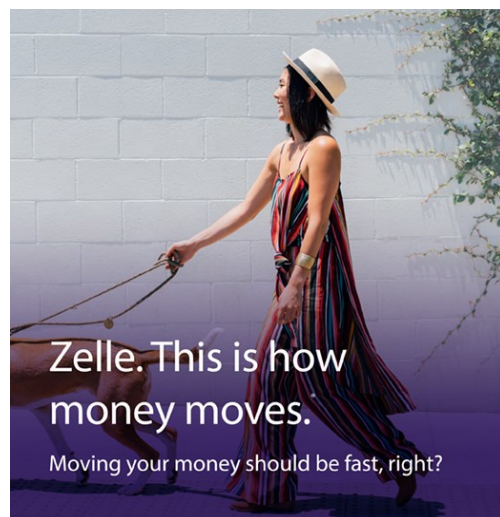
[Learn More](#)

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: **Zelle**

Moving your money should be fast right? We think so too. That's why we've partnered with Zelle[®] to make sending money to friends and family fast, safe and easy.

No long waits - money moves from account to account with no stops in between and is typically available in minutes³.



With the same security you expect from Railroad & Industrial Federal Credit Union, send money to friends, family and others you know and trust, regardless of where they bank⁴. All you need is their email address or U.S. mobile number

Getting started is easy.

1. Log into your banking app.
2. Select **Send money with Zelle[®]**.
3. Enroll your U.S. mobile number or email address.
4. Send money to almost anyone you know and trust⁴.

[Learn More](#)



Member Voices

Real Members, Real Voices

"We love our credit union and the people working there. We have never had a problem over all the years. They were always there for us, whatever we needed."

David

Member since 1955

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](#)



Membership Matters



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

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

"I love the service and benefits. And these ladies are friendly and do all they can to help. I'm thankful for the car loan and the opportunity to build my credit."

RIFCU Board:

Financial Planning



Money Talk News

[Inside this month's edition:](#)

1. One Way to Wealth
2. Money Market Funds
3. COVID-19 & Disability
4. Home Office Tax Shelter

[April 2021 Money Talk Newsletter](#)

"Hi Phillistine! We are proud to offer a suite of products that are geared towards establishing, repairing, and improving our member's overall credit score and financial health. Thank you for choosing RIFCU for your loan needs."



-Your Board of Directors

\$100 Membership Referral Contest

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

Ami and Addyson



To be eligible for this month's drawing, refer a friend, family member or co-worker by using the RIFCU \$100 Membership Referral Entry Form.

[Print Form](#)

2021 Holiday Schedule

APR 1: April Fool's
APR 2: Autism Awareness/Good Friday
APR 4: Easter
April 8: Holocaust Remembrance Day
APR 7: World Health Day
APR 15: Tax Day
APR 12: National Grilled Cheese Day
APR 21: Administrative Professionals Day
APR 22: Earth Day
APR 30: Arbor Day



This Month is Observed as:
National Poetry Month
National Autism Awareness

We are Unique!



Did you know that our credit union is unique? We are very different from banks, but we are also different from some credit unions. We offer a wide range of products and services, but we are a select employee group (SEG)

based credit union. What does this mean? We are not open to the public, as we extend eligibility to select businesses and groups in our local communities.

Credit Unions were founded on the idea that each would serve a particular group of businesses. This selective process allows the credit union to focus on these groups' unique financial needs – as opposed to all needs of the public.

We form relationships to provide vital financial services to employees. While building these relationships, we become an extension of the company. We serve members at their employer thru onsite enrollments, virtual seminars, and financial education.

We have a team of staff dedicated to managing the needs of the employees from our company groups – and then we can extend membership to their family, and their family, and so on!

Thank you to our company groups for sharing a vested interest in the financial success of their employees.

Business Partner Spotlight

Energy Air

Whether you're a home or business owner, your air conditioner is one of the most important systems in your residential or commercial space. So when you need any air conditioning services performed, it's crucial that you have a team of professionals who are dedicated to quality services and customer satisfaction you can rely on. This is why so many home and business owners turn to Energy Air for all of their HVAC needs.

[More Information](#)



COVID: BY THE NUMBERS

Granted Early Access To
Stimulus Funds When Possible



\$28,905,006

MEMBER TESTIMONIAL

I'm so thankful that you were able to remain functioning when we needed it the most. It definitely reassured me and increased my confidence as a member. Because of that, I have made several recommendations to co-workers and friends."

-Brandon D

Emergency And Other Loans



\$1,160,850

NSF Fees Refunded



5,725 = \$166,054

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!

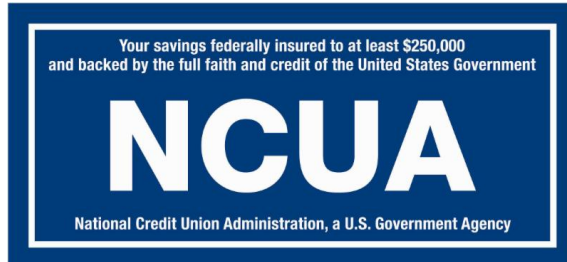


[Join Our Mailing List](#)

Railroad & Industrial Federal Credit Union

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

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.

HELOC:

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.

Zelle:

Zelle and the Zelle related marks are wholly owned by Early Warning Services, LLC and are used herein under license.

³ Transactions typically occur in minutes when the recipient's email address or U.S mobile number is already enrolled with Zelle.

⁴ Must have a bank account in the U.S. to use Zelle

Please see RIFCU.org For More information

Car Sale:

*All loans subject to approval based upon creditworthiness, collateral, and RIFCU membership eligibility. To be eligible for special Car Sale offers, your loan application must be approved between March 22, 2021 - April 30, 2021. Offer subject to change without notice. Offer not available on current RIFCU loans. GAP Protection provided without cost to borrower(s) and is not transferable.. During the 90-day payment deferral, interest will continue to accrue on the full amount borrowed. See loan disclosures for details. Applicant's approved rate based upon credit score will be discounted 0.25% APR for the life of the loan. See loan disclosures for rate and payment details.