



TAKE ADVANTAGE OF OUR
LOWEST. RATE. EVER.

Home Equity Line Of Credit

Time's almost up to take advantage of our *Lowest. Rate. Ever.* Close on a RIFCU Home Equity Line of Credit by 05/31/2021 to take advantage of a low introductory rate of **1.99% APR** until 05/31/2022¹! The best part? **You pay no closing costs or out-of-pockets fees²!**

[LEARN MORE](#)

Wait, You Offer That?

Youth Scholarships

Each year we award (six) \$500 scholarships to RIFCU Youth Members. Applications are evaluated based on Community

Involvement, Educational Accolades, Overall Grade Point Average, and Credit Union knowledge.

Applications are accepted through July 31st of the current year. Learn about eligibility and check out the 2020 winners below.



[ELIGIBILITY](#)

[2020 RECIPIENTS](#)



Save the Date!

86th Annual Virtual Shareholder Meeting
5:00 pm EST Thursday, May 20th, 2021

[LEARN MORE](#)

Business Partner Spotlight



Electric Today

Electric Today is excited to partner with Railroad & Industrial FCU since September 2019. Many of their employees are members of the credit union and have taken advantage of our low loan rates.

Electric Today provides Residential and Commercial Electrical Service and Air Conditioning. They are available 24/7! They are a true family-owned and operated company. All employees are background checked/drug tested/licensed/insured and bonded. Electric Today promises to be on-time, up-front pricing, moneyback guarantee, same-day service, live call center, and a courtesy call before and after service.

Electric Today does NOT charge by the hour, If a one-hour job turns into a week-long process, you will not pay anything more than what you were quoted.

"Service Today, Without Delay"
Support Family-Owned Small business.

[LEARN MORE](#)

Membership Matters



"I love my credit union, was wondering, if I'm in another city or state, where can I deposit or receive cash without any fees?"

-Ana

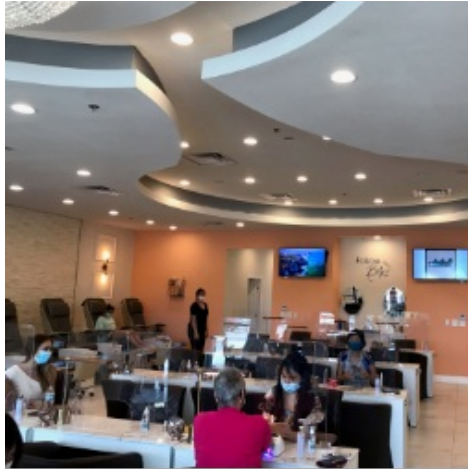
Hi Ana!

We are proud to offer Shared Branching at no cost to our members. We partner with thousands of Credit Unions nationwide, in which you can access your account while traveling. Visit www.rifcu.org and click on the Locations tab to search for a shared branch near you!

-Your Board of Directors

Community Matters

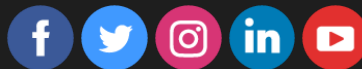
We were proud to attend the grand opening for Bliss Nail Lounge as a member of the Greater Riverview Chamber of Commerce. Check out these photos of the event!



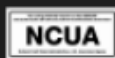
Railroad & Industrial Federal Credit Union

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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 03/08/2021 – 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.

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