



## Join the Youth Advisory Board

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We are looking for members between the ages of 16 - 25 to serve on our volunteer Youth Advisory Board. The YA Board is a group of young people who share their unique insight on banking solutions and processes to influence change at the Credit Union.

### **Why should I serve on a Board?**

If you feel passionate about the Credit Union and want the opportunity to share your ideas - you would be a great fit for our YA Board. You will also be earning valuable community service hours that may be used on college and scholarship applications.

### **How much time would be required?**

Our YA Board members meet quarterly or 4 times per year. Meetings are held at our Tampa Office and last 1-2 hours. The YA Board does not meet during the summer.

### **Who can apply?**

Members in good standing between the ages of 16-25.

[APPLY NOW](#)

## Closing Early August 18, 2021

Please note that all offices will close at 12 pm EST on August 18, 2021, for a staff meeting. Online services will be available including Mobile Deposit, Online Banking, Bill Pay, and Zelle®. Visit [www.rifcu.org](http://www.rifcu.org) for more information.

## Wait, You Offer That?

### MRC Direct

As vehicles get older and miles add up, the likelihood of repairs increases. Mechanical Repair Coverage can help you limit out-of-pocket, covered repair costs, once satisfying your deductible<sup>1</sup>!

#### You'll benefit from:

- Convenience: easy-to-use, 24/7 online shopping experience
- Customer Service: expert service through a dedicated call center
- Monthly Payments: a monthly payment plan that fits your budget



[LEARN MORE](#)

## Missed the Meeting?

The RIFCU Annual Meeting of the Membership was held virtually on **May 20, 2021**. Missed the meeting? Check it out below!



[VIEW THE RECORDING](#)

## Business Partner Spotlight

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### Express Oil/Tire Engineers

Express Oil/Tire Engineers have been a partner with Railroad & Industrial FCU since November 2010. We have enjoyed partnering with RIFCU so that our employees can take advantage of the low rates on loans and high dividends on their savings and checking accounts. They have had the representative visit our location many times to sign up our employees.

Many of their customers know us best for "Signature 10 Minute Oil Change", but at Express Oil Change & Tire Engineers, we offer a number of services to keep your vehicle running as it should. They are a one-stop automotive provider! Express Oil Change & Tire Engineers are staffed with ASE-certified technicians who are trained to meet all your automotive repair and maintenance needs.

[LEARN MORE](#)

## Membership Matters

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"Friendly, helpful and goes the extra mile for my family when we come in!"

**-Alysha**

**Hi Alysha!**

“RIFCU has a pledge that we recite at all staff meetings that includes the phrase *I will always go the extra mile to serve you* .

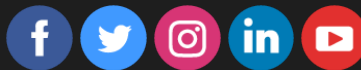
So, hearing this feedback means the world to us! We are committed to going above and beyond for our members. Thank you for choosing us!”

**-Your Board of Directors**

## **Railroad & Industrial Federal Credit Union**

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

**RIFCU.ORG** | 800.769.1424 | 813.621.6661



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### **MRC:**

<sup>1</sup>Mechanical Repair Coverage is provided and administered by Consumer Program Administrators, Inc. in all states except CA, where coverage is offered as insurance by Virginia Surety Company, Inc., in WA, where coverage is provided by National Product Care Company and administered by Consumer Program Administrators, Inc., in FL, LA and OK, where coverage is provided and administered by Automotive Warranty Services of Florida, Inc. (Florida License #60023 and Oklahoma License #861338), all located at 175 West Jackson Blvd. Chicago Illinois 60604, 800.752.6265. This coverage is made available to you by CUNA Mutual Insurance Agency, Inc. In CA, where Mechanical Repair Coverage is offered as insurance (form MBIP 08/16), it is underwritten by Virginia Surety Company, Inc. Coverage varies by state. Be sure to read the Vehicle Service Contract or the Insurance Policy, which will

explain the exact terms, conditions, and exclusions of this voluntary product.

1 CUNA Mutual Group data, average credit union member mechanical repair claim costs, 2017.

2 A waiting period of one month is required.

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