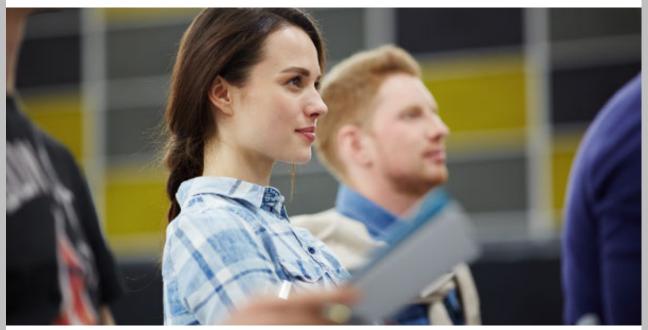


## July 2021 Newsletter



# **Youth Scholarship Program**

We want to be more than a place to save and borrow money. We want to be your partner in every stage of life - you're going to do big things, and we want to help get you there!

Candidates must be either a graduating senior in high school or a current college student at an accredited non-profit college or university. Applicants must have a minimum 3.00 cumulative grade point average.

Complete your application by July 31st to be considered. For more information or to apply today, click the 'Get Started" button below!

**GET STARTED** 

# 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** for



# RIFCU the definition of 5-Star Excellence

We're proud to have been recognized by independent auditors of Bauer Financial as a 5-Star Credit Union in June 2021. We've always strived to exceed regulatory expectations to ensure RIFCU remains a safe and sound credit union.

# Wait, You Offer That?

## **Mobile Wallets**

Mobile Wallets allow you to add your Railroad debit/credit card to your mobile phone. This means you can pay without swiping or inserting your card!

Our cards can be added to Apple Pay, Android Pay, and Samsung Pay! Simply open the app on your phone, select your Railroad card, and hold your mobile device near the payment terminal!

Your actual card number is never shared with the terminal, instead, the Mobile Wallet creates a random series of numbers, called a Token, to transmit payment. This means Mobile Wallets are a safe & secure payment option!



**LEARN MORE** 



## **Hurricane Season is Here!**

Don't be caught off guard this season. In the event of an approaching storm, be sure you have cash on hand and the supplies you need. If you are not sure what supplies you need or how to prepare for a hurricane, visit the Florida Disaster Service website at

http://www.floridadisaster.org/DEMpublic.asp for information.

In the event of emergency closures, the Credit Union will update our website and social media pages. Make sure to save our website below and follow us on social media for the latest alerts!











**BOOKMARK OUR WEBSITE** 

# **Business Partner Spotlight**

## **Brighter Days Preschool**

Brighter Days has been a Railroad & Industrial FCU partner since July 2017. Financial wellness is so important to Brighter Days that they have had several enrollments for their employees to become members of the credit union.



Brighter Days has been opened since 2017.

Working parents throughout the area have taken advantage and trusted Brighter Days. They provide daycare for children ages 1-12. They also offer before and after daycare programs. Everyone has fun at Brighter Days Daycare!

#### **Three Locations**

11825 E. US Highway 92 Seffner, FL 33584 (813) 466-5406

1502 N. Parsons Avenue Brandon, FL 33510 (813) 685-4499

119. S. Lakewood Brandon, FL 33511 (813) 684-4449

# **Membership Matters**



"Continue using the personal touches during interactions whether in person, virtual, or through electronic communications."

### -Richard

## Hi Richard!

"Hi Richard! Personalized service is our mantra! We understand every person has different financial needs, and RIFCU strives to provide solutions for all stages of life. Thank you for being our member!"

-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







**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.

#### **Youth Scholarships:**

Eligibility: Applicant must be a primary member in good standing with Railroad & Industrial Federal Credit Union (RIFCU). Applicants (children and dependents) of Railroad & Industrial Federal Credit Union employees, directors or committee members are not eligible. The applicant must be a graduating senior in high school, or college student (rising freshman, sophomore, junior or senior) at an accredited non-profit college or university. Applicant must have a minimum 3.00 cumulative grade point average. Official or unofficial transcript may be required. Applicant must take at least nine (9) credit hours per semester for the current academic year.

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