



REFCUNews

FALL 2025

DOUBLE-UP HOLIDAY PACKAGE

12/1/25 - 12/12/25

CASH IN A FLASH

\$750

To Apply

- Be a member for at least 1 year
- Application with recent paystub
- May be employed for at least 1 year
- Only one CIF Loan at a time
- No prepayment penalty
- 6 month term, rate 25.00% APR*
- \$15 processing fee

LOYALTY LOAN

\$1,200

To Apply

- Be a member for at least 1 year
- Application with recent paystub
- May be employed for at least 1 year
- Must have a checking account
- Must have 3 additional services**
- 12 month term, rate 12.00% APR*
- \$15 processing fee

*APR = Annual Percentage Rate

** Must have any 3 of the following services: ATM Card, Courtesy Pay, Bill Payment, Visa Debit Card, Audio Response, e-Statements, Direct Deposit, Online Banking, Payroll Deduction or Mobile Banking.

IMPORTANT INFORMATION



DEBIT CARD DISPUTE



For your convenience, you can easily claim your Debit Card as lost or stolen by calling our dedicated support line. Additionally, if you need to initiate a dispute or inquire about the status of an existing dispute, our team is available to assist you 24/7.

Our dedicated numbers for disputes are (888) 674-3014 or (877) 922-2822, Option #2.

Please do not hesitate to reach out if you require any assistance with your Debit Card.

FALL AUTO LOAN SALE

Are you looking for a new or pre-owned vehicle? We have low rates this fall. If you have an auto loan not currently financed with us, call our lending dept. for refinance rates. We know you want the best financing available when it comes to your vehicle purchase. Our competitive low rates mean you could save money on your auto loan from the day you drive off the lot. Rates are as low as 4.49% APR* for a new auto and 5.49%* for a used auto. Visit refcu.org to view autos and submit a loan application.

* Annual Percentage Rate stated for terms up to 36 months. Other rates and terms available. Rate is based on an evaluation of applicant credit, term, vehicle year, and loan to value. Your rate and total amount financed may vary from stated rate and maximum financing of value up to 125% based on MSRP or NADA. Offer not valid on auto loans currently financed with REFCU.

APPLE PAY & GOOGLE PAY

Apple Pay & Google Pay are both mobile payment systems that allow you to make purchases using their smartphones. Both services are secure and easy to use, allowing users to store their credit card information and make contactless payments at participating retailers. Apple Pay is exclusive to Apple devices, while Google Pay is available on Android devices. Additionally, Apple Pay offers additional features such as the ability to send and receive money through iMessage, while Google Pay integrates with Google's other services such as Gmail and Google Assistant.

HOLIDAY CLUB ACCOUNT

Take the worry out of holiday gifting and travel by setting aside savings throughout the year. REFCU makes it easy with the Holiday Club Account. This account is separate from your savings and checking accounts, so you can easily keep track of how much you've saved toward your holiday budget. Open from 11/1/25 - 02/15/26.

SKIP-A-PAYMENT

SKIP YOUR DEC LOAN PAYMENT

To Qualify:

- No negative shares.
- No delinquent loans.
- \$20 processing fee for the first loan and \$10 for each loan thereafter. You must have these funds in your account at the time of application.
- Mortgages, home equity, credit cards, loyalty, cash in a flash, emergency and birthday loans are excluded.

Skip Dec loan payment!

REFER-A-FAMILY MEMBER WINNER

We always want to encourage membership growth at REFCU. One of the ways we achieve this is by running a series of Refer-A-Family promotions. We just ran a successful promotion over the summer. The lucky winner of the promotion was Kristina Jackson. She won tickets to Dorney Park & Wildwater Kingdom.

LOOKING FOR A MORTGAGE?

You deserve a home you love – with a mortgage you can afford. At REFCU, we understand how important a home is to a family and how daunting the mortgage process can be. Our dedicated mortgage partner, OwnersChoice Funding will help you find the mortgage that's perfect for you, so you can focus on enjoying your home. The application process is convenient, efficient and secure. Visit refcu.org and click on Products & Services, Loan Products, then Mortgages. Click on Apply Now. Quick and simple steps to plan for your future. If you already own a home, you can refinance your mortgage with us and lower your payment!

IMPORTANT INFORMATION

MEMBERS

You can now set up your credit card pin on the mobile app to use for cash advance at the atm.

INTERNATIONAL CU DAY

International Credit Union (ICU) Day celebrates the spirit of the global credit union movement. The day is recognized to reflect upon the credit union movement's history, promote its achievements, recognize hard work and share member experiences. Please stop by our Spring Valley or Rockland Psychiatric branch for refreshments on Thursday, October 16th between the hours of 9am - 11am.

MECHANICAL REPAIR COVERAGE

As your vehicle gets older and miles add up, will you be able to afford repairs you need to keep your car on the road? Mechanical Repair Coverage can help limit the cost of repairs. You pay only the applicable deductible, if any. It can help lighten the financial burden for you and the people you care about. There are several plans to choose from: Platinum, Gold and Silver. For more information visit us at refcu.org or call our lending department to discuss the best plan for you.

AUDIO RESPONSE

For 24-Hour access to information about your account, use our Audio Response Service. No more waiting on the phone and no more waiting on lines, you can do the following:

- Check your balance
- Find out what checks cleared
- Recent deposits
- Recent withdrawals
- Make transfers within your account

UPDATING CONTACT INFORMATION / BENEFICIARIES

Please let us know if you have a new name, address, telephone number and/or email address. It is extremely important you update your contact information to ensure successful correspondence from us. Please update us if your beneficiaries have changed as well.



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