



# REFCU

SUMMER 2025

[refcu.org](http://refcu.org)

# News



REFCU is excited to bring you Apple Pay and Google Pay! In this era of digital convenience, managing your finances has never been easier. The days of going through your wallet for the right card are long gone. Both platforms can be used with your REFCU credit card. There are just a few simple steps to set up, unlocking seamless transactions and enhanced security.

## SET UP APPLE PAY

- Open the Wallet app on your iPhone.
- Tap the “+” sign to add a new card.
- Follow the on-screen instructions to add your REFCU Credit Card.
- You may need to verify your identity through a text message or phone call.

## SET UP GOOGLE PAY

- Open the Google Pay app on your Android device.
- Tap “Payment methods” and select “Add payment method.”
- Choose “Credit Card” and enter your REFCU card details.

Once completed, you’re ready to make contactless secure payments using your iPhone or Android device.

## Benefits of Using Apple Pay and Google Pay

1. **Contactless Convenience:** Enjoy the speed and ease of contactless payments, especially useful in situations where time is of the essence.
2. **Enhanced Security:** Your card details are never shared with merchants, reducing the risk of fraud. Biometric authentication methods, such as Touch ID or Face ID, add an extra layer of security.
3. **Real-Time Transaction Alerts:** Receive instant notifications for every transaction, helping you stay on top of your spending and quickly identify any unauthorized activity.
4. **Compatibility with Online and In-App Purchases:** Use Apple Pay and Google Pay for secure transactions not only at physical stores but also for online Shopping and in-app purchases.

*Embrace the future of payments, simplify your transactions, and enjoy the peace of mind that comes with cutting-edge security measures!*

## LOOKING FOR A MORTGAGE?

Whether you're buying your first home, or refinancing, REFCU has the terms, features, and options designed to make getting a mortgage easier. We have a dedicated lending department who will work with you to make the mortgage process less daunting. Visit [refcu.org](http://refcu.org) and apply online.

## MESSAGE PAY

Members who have loans and credit cards, will receive friendly payment reminders via text message when your payment is due. Visit [refcu.org](http://refcu.org), click on Make a Payment through the products & services tab and follow the steps to set up your account. This is a great service which will help keep you on time with your payments.

## ARE YOU RETIRING?

We value you as a member and would like you to remain a member, even after you retire. If you are retiring, you don't have to close your account. We want you to continue your financial relationship with us. For more information, please contact your member service team.

## 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](http://refcu.org) or call our lending department.

Are you  
interested in becoming a  
committee member?  
Please email us at  
[info@refcu.org](mailto:info@refcu.org)



## CREDIT SCORE

Did you know that with online and mobile banking you can access your credit score for FREE? Your credit score and credit report are essential information you need as it is important for your financial well-being. We provide you with safe and easy access to your credit score and report, anytime and anywhere. You also have access to credit education and tips for you to manage your credit score.

### Benefits of Credit Score

- Daily Access to your Credit Score
  - Real Time Credit Monitoring Alerts
  - Credit Score Simulator
  - Personalized Credit Report
- And More .....

## GOING TO COLLEGE ?

Do you need funds to pay for college? We have the College Package. Apply for a Sallie Mae Smart Option Student Loan and a Student Visa Card. The Sallie Mae Smart Option Student Loan offers competitive rates, flexible repayment options and a choice of variable or fixed interest rates. Take advantage of the Student Visa Credit Card and build your credit score so you are prepared for the real world. Get an introductory 0.00% APR for the first 6 months on purchases, cash advances and balance transfers. After the introductory period, the rate will be 9.99%.

## TRAVEL NOTIFICATION

Use your VISA credit/debit card without interruption by informing us when you plan to travel out of the country. When you place a travel notification on your account, it makes us aware of foreign transactions. Inform us when you plan to travel and we will make sure you have access to your account.

## ADD A BENEFICIARY

Part of planning for your financial future is planning for what happens to your assets if you pass away. It is important to list a beneficiary on your account card to prepare for life's unfortunate events. Please contact member service to update your beneficiary.

## ANNUAL MEETING

We celebrated our 63<sup>rd</sup> Annual Meeting on Wednesday, May 21<sup>st</sup>. We had great support from our members. We are looking forward to the year ahead to continue offering you great products and services. We thank you for your support and loyalty. Congratulations to scholarship winner, Emily Fernandez. We wish her success in her academic endeavors.

## SUMMER AUTO LOAN SALE

Are you looking for a new or pre-owned vehicle or refinance your current auto loan from another lender? 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](http://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.

## SHARED BRANCHING

As our member, you can visit any credit union that participates in Shared Branching. With Shared Branching, you can make deposits, withdrawals and loan payments at thousands of credit unions in all 50 states. This is a huge benefit to REFCU members who travel, whose workplaces don't coincide with our branch locations, or simply enjoy the convenience of expanded access. Make sure when you visit a participating credit union that you have ID and your account number.

## UPDATE YOUR INFORMATION

If you are moving, please update us with your new address. We charge a \$5.00 fee to accounts with bad addresses. To avoid this, please visit your branch and complete the change of address card with a utility bill reflecting the new address.