



REFCU

SPRING 2025

refcu.org **News**

63rd ANNUAL MEETING

Each year we invite our members to gather and reflect on the previous year's accomplishments and events. We also review the financial performance of the credit union, hear from our CEO, President, Treasurer, Supervisory Committee and the Nominating Committee. Our 63rd Anniversary will give you the opportunity to ask questions, vote, mingle with Management, Board of Directors and Staff. Join us on Wednesday, May 21st at 5:00pm at the Spring Valley Branch. We value your membership, so come and learn about our future plans.

Members who are in good standing, have been members for the past 3 years, are at least 18 years of age, agree to sign a Statement of Conduct, and complete a Statement of Disclosure Form, are entitled to run for any open position of Director. If you wish to do so, you need to submit a Nominee Application Form which can be obtained at any branch of the credit union or online at refcu.org. The form must be filled out in English and contain a brief statement of not more than 175 words of how you intend to contribute to the credit union, a recitation of your education and professional background, and other important biographical information. The forms may be delivered to any credit union office, or mailed to the credit union at 170 East Central Ave, Spring Valley, NY 10977, Att: Nominating Committee, no later than 40 days prior to the meeting.

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 and apply online.

New & Improved - REFCU App



More Power & More Peace of Mind

Imagine the peace of mind that comes with having complete control over your cards. With the new digital cards feature on the REFCU app, you can do it all, from setting spending limits and curbing impulse purchases to instantly freezing misplaced cards and travel alerts. It's exactly the kind of financial security and confidence you need to get the most out of life.

Enhanced Card Management at your Fingertips!

To download the REFCU app, visit the [App Store](#) or [Google Play](#).



Apply for a Loan

- ▶ Auto – New/Used/Refinance
- ▶ Personal
- ▶ Credit Cards
- ▶ Loyalty/Birthday and Emergency
- ▶ Debt Consolidation

Applying for a loan can be stressful and time consuming, so we are here to make your life a little simpler with our Online Loan Application. You can apply for a variety of loans. You can access it from your desktop, laptop, tablet or smartphone with just a few clicks. This service is fast, convenient and secure.

Get your FREE Credit Report

Our goal is to help you achieve financial success and sustainability while providing the most up to date financial resources. Credit Score is a FREE service and is a great resource to help you track your credit score. Additionally, it provides information on why your credit score is what it is, It provides a letter grade in each of the five components that make up your risk score so that you can make better financial decisions. It provides articles, videos and tips for improving, maintaining and developing your score and tips for handling your finances.

Vacation Club Account

The Vacation Club Account combines the convenience of an automatic savings plan with the flexibility of saving for something special during anytime of the year. You can open a Vacation Club Account with as little as \$5. Dividends are paid quarterly on daily balances of \$100 or more. Four withdrawals are allowed per year. Vacation Club balances will be transferred to member's primary account on May 31st.

Please update us with your current contact information.

DOUBLE-UP SUMMER LOAN PACKAGE

JUNE 1 - JUNE 14

CASH IN A FLASH

\$750

LOYALTY LOAN

\$1,200

COMBINE THE TWO AND GET

\$1,950

MUST APPLY SEPARATELY

Apply Online

Audio Response

Audio Response is a FREE service that allows you 24-Hour access to information about your account. No more waiting on the phone or in line, just call 800-442-1357 and choose option 1. Here are the benefits:

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

CU Insurance



Take advantage of our credit union insurance packages that are customizable to fit your lifestyle and budget. We offer Whole Life, Term Life, Disability, Critical Illness and Accident insurance. Please contact our partner, Family Security Plan to discuss your insurance options at 855-789-4976.

Membership

Being a REFCU member has many benefits. One of those benefits is the ability to refer your family members to become members of the credit union. You can refer the following family members: spouse, parents, children, siblings, grandparents, grandchildren and household members (living as a single economic unit). Your family members can take advantage of our products and services.

Shared Branching

As our member, you can visit any credit union that participates in the shared branch network and conduct transactions just like you were at your home branch. You can access your accounts or perform basic transactions at thousands of credit union branches in all 50 states. The national CO-OP Shared Branching network links participating credit unions electronically, allowing credit union members to do "branch banking" even when the branch near you doesn't belong to REFCU. This is a huge benefit to REFCU members who travel, whose workplaces don't coincide with our branch locations, or who simply enjoy the convenience of expanded access. Call 888-748-3266 or visit shared-branching.org or download the Shared Branch app for iPhone or Android.

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.

