

UPDATE  
**RELIANCE**  
**FEDERAL CREDIT UNION**

20102 VALLEY FORGE CIRCLE • KING OF PRUSSIA, PA 19406 • RelianceFCU.com

**Don't Shell Out Good Money to Bad Loans**

**1.99%**

We are now offering a **1.99% rate** for new Home Equity Fixed Rate Loan and New and Used Auto Loan for the first 6 months of the term. **Call Donna at 610-783-5229 x 13 for details. This special runs from July 1, 2019 to September 1, 2019.**



**Rookies' Corner**

Congratulations to the following Reliance Rookies for earning good grades on their report cards. The Rookies earn \$2 for As and \$1 for Bs in Reading, Math, History, and Science.

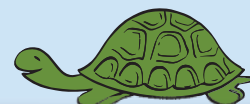


**Rookies' Rewards**

- |                       |   |  |
|-----------------------|---|--|
| Alyssa Abelo          |  | Michael Gewartowski  |
| Mark Abelo            |   | Nicholas Gewartowski   |
| Matthew Abelo         |   | Summer Hanley  |
| Bianca Brown          |   | Nikhil Shah  |
| Alexander Fuhrmeister |   | Sahil Shah  |
| Jason Fuhrmeister     |   | Joel Shane   |

Teach your children well. Open a Rookie Account for your children and receive age appropriate financial education material.

Is your child already a Rookie? Email us at [creditunion@earthlink.net](mailto:creditunion@earthlink.net) requesting the material and we'll mail it to your home.



**BEST MONEY TIPS FOR COLLEGE GRADUATES**

*(or anyone in their 20's)*

- 1. SAVE AT LEAST 20%-25% OF YOUR PAYCHECK**, and then blow the rest having as much fun as you can. Try to escape living paycheck to paycheck as quickly as possible to build a guilt-free future! If available, set up a payroll deduction with the Credit Union for a painless savings method.
- 2. START TRACKING YOUR MONEY & INVESTMENTS IN ONE PLACE, EVEN IF YOU DON'T HAVE MUCH MONEY.** Whether you choose an app to do this or keep your own records, monitoring your savings and investment returns consistently will motivate you to save more.
- 3. BUILD BETTER MONEY HABITS.** Monitoring your expenses is a good way to eliminate excessive spending and build better habits. Your first few weeks will require mindful spending, but within a month, you'll build a habit that will last a lifetime!
- 4. DON'T WAIT FOR THE PERFECT JOB, IT PROBABLY WON'T COME QUICKLY.** Move to the city where the job is you want and start making connections. A vast majority of life's opportunities come through personal connections.
- 5. TAKE RISKS.** Don't be afraid to make mistakes. It's how you'll learn and grow. Most people have a least a few jobs before they get comfortable with a career.
- 6. MINIMIZE YOUR BIGGEST EXPENSES (HOUSING, EATING, AND COMMUTING).** Do everything you can to live rent-free, share living expenses or maybe even buy something. Learn to cook and eat in while you save up and occasionally treat yourself to eating out. Check out options for public transportation, ride sharing or riding a bike!





## Summer Account Tips

- 1 Take your Reliance FCU **VISA Credit** and **Check Cards** along on your vacation this summer. You can't beat the convenience and safety.
- 2 Don't forget, you can manage your account from any computer, even the one you take to the beach, by using **Virtual Branch, it's free.**
- 3 Mobile Banking, yes we have it. It's called **SPRIG**. Look for the link on our homepage. **It's free.**
- 4 You don't have to worry about missing a monthly payment by using **Check Free** to pay all your bills, **it's free.**
- 5 Have you registered to receive your statements online? You won't have to worry about them sitting in your mailbox while on vacation. Enroll in **Statement Express, again, it's free.**
- 6 We have thousands of branches around the world. If you're traveling and need to use a branch click on the link for **Shared Service Centers** on our homepage to find one near you.

## Legal Services

The changing of the season is as good a time as any to review all of your legal matters. Will your insurance cover damage to your home, car or other property in the event of a Summer storm? Do you have a Power-of-Attorney in place in case of a health or travel emergency? Do you have a child that recently started driving the family car or is off to college for the first time? Each of these life events present opportunities to either save money or provide additional protection for you and your family. Dennis R. Meakim, Esquire, can answer these types of questions or others that you may have in regard to legal issues arising in your life.

**Dennis R. Meakim** has served as counsel for Reliance Federal Credit Union for a number of years. He and the other lawyers in the firm Howland, Hess, Guinan, Torpey, Cassidy & O'Connell remain available to serve the legal needs of all of the membership of RFCU. The firm office is located at 2444 Huntingdon Pike, Rockledge, PA 19046 but the attorneys travel throughout the Delaware Valley providing service to all types of clients. **Dennis can be reached directly at 215-914-2422.**

### 2019 Holiday Closings

- Independence Day – July 4
- Labor Day – September 2
- Columbus Day – October 14

### Go Green with our Online and Electronic Service!

- Check Free - online and mostly electronic bill payments
- Statement Express - online paperless account statements
- Virtual Branch - online account transactions, check copies, account history and more
- VISA Credit Card Center - view transactions, make payments, set-up email alerts and more
- Online Applications - apply for loans, open accounts, apply for a job and more
- Sprig - mobile banking

**RELIANCE**  
FEDERAL CREDIT UNION

**MAIN OFFICE**  
20102 Valley Forge Circle  
King of Prussia, PA 19406  
Phone: 610-783-5229  
Outside of Area: 800-458-7004  
Member Services Fax: 610-783-5717  
Loan Department Fax: 610-783-6921  
Allied Mortgage Group –  
MORTGAGE HOTLINE: 877-85-LENDS  
(53637)

**MAIN OFFICE  
KING OF PRUSSIA**  
Monday through Friday  
8:00 am - 4:00 pm  
Saturday  
9:00 am - 1:00 pm  
**RelianceFCU.com**

**PENNYPACK OFFICE**  
Monday through Wednesday  
9:00 am - 5:00 pm  
Thursday and Friday  
10:00 am - 6:00 pm  
8704A Crispin Street  
Philadelphia, PA 19136

