



RELIANCE FEDERAL CREDIT UNION

UPDATE • WINTER 2019

Celebrating 80 Years of Service to our Members

\$80 DEPOSIT!

The 8th of each month, RFCU will randomly select an account number and deposit \$80 in that share account!

8.00%* A.P.R. ON NEW PURCHASES!

Pay only 8.00% A.P.R. on new purchases* on your Reliance FCU charged to your VISA Credit Card for the entire year of 2020! Save up 2.99% A.P.R. on your Classic VISA and 4.99 % A.P.R. on VISA Platinum.

*applies to new purchases ONLY. Current balances and balance transfers do not qualify

.80% A.P.R. FOR FIRST 80 DAYS SPECIAL RATE AUTO LOAN

Loan Special rate of .80% A.P.R. for the first 80 days of your loan.

(Offer applies to New and Used Vehicle Loans and Home Equity Loans).

.80% PLATINUM MONEY MARKET

Platinum Money Market accounts will earn .80% (equal to an A.P.Y. of .80%) for the month of August based on standard account rate calculations.

**Wake up and smell the high
credit card interest rates you're
paying now on those bank cards!**

Balance Transfer
4.99%

VISA Balance Transfer Program

You can transfer those balances to your Reliance VISA card at **4.99% with no balance transfer fees**. That balance remains at 4.99% until it is paid in full. Apply for a credit line increase or VISA card today. Transfer program runs until March 30th.



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

Alexander Fuhrmeister
Jason Fuhrmeister
Sarah Perch

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 requesting the material and we'll mail it to your home.

80th Annual Meeting and Election of Officers

April 30, 2020 at 8:00 a.m.

Reliance Federal Credit Union Office
20102 Valley Forge Circle
King of Prussia, PA 19406

The 2020 election of officers will be conducted by mailing ballots. Chairman of the Board Thomas McNamee has appointed the following Nominating Committee: Edward Chiu, Karen Hutchinson, Susan Smiley. The Nominating Committee has nominated the following incumbent to fill three-year term: Joseph Calabrese.

The Nominating Committee has established guidelines for evaluating prospective candidates for the Board of Directors. These criteria include the ability to use sound judgment, leadership qualities, experience, and willingness to devote the necessary time to attend meetings.

Nominations may be made by petition signed by 1% of the Nominating Committee: Edward Chiu, Karen Hutchinson, Susan Smiley. The obtained through the Nominating Committee and returned to that Committee no later than March 16, 2020.

A statement of qualifications, no less than 500 words long, must be submitted with the petition. To be effective, such nominations shall be accompanied by a signed certificate from the nominee stating they agree to the nomination and will serve if elected to office.

At least 30 days before the Annual Meeting, the Secretary shall mail printed ballots to all members eligible to vote. Ballots must be returned no later than midnight on April 17, 2020.

This election will not be conducted by mail ballot when there is only one nominee for each position. In accordance with our by-laws, Parliamentary Procedure will apply, whereby the nominee(s) will be elected by acclamation at the Annual Meeting.

Thank you!

Hi Donna,
Thanks for all your help last week in getting my auto loan processed! Pictured is me with my (new to me) 2016 Blue X5. I am already so happy with the car and appreciate you working with me friendly & efficiently as always. Take care and thank you again,
Andrew Craig



WHAT ELSE HAPPENED IN 1940?

1940 Investment Company Act - Regulated Wall Street Investment Companies

Minimum Wage .43 cents, Annual Salary \$1,299, Gallon of Gas .11 cents, Price of a new car \$850, New House \$3,920

First McDonalds opens

PA Turnpike opens- First Super Highway

Savings rate 2.4%

It was a Leap Year



Five Tips for Safe Mobile Banking

Banking through your phone or tablet is quick and convenient, but don't forget these five tips to help keep your money—and identity—safe:

1. Password-protect your phone or tablet so that only you can access the information on your device. This will help protect you if your phone or tablet is ever lost or stolen.
2. Never provide personal information unless you initiate contact with your bank or other financial institution. Financial institutions should not request account numbers, Social Security numbers or other sensitive information through email or text messages. If you're not sure about a request, contact your bank by calling the number on the back of your debit or credit card.
3. Don't stay "auto-logged in" to your accounts. Even though it's convenient, it increases the risk that an unauthorized user will access your accounts.
4. Delete old texts from your bank to reduce your exposure to fraud.
5. Report lost or stolen devices immediately to your wireless provider and financial institutions.

Source: Washington Department of Financial Institutions

2020 Holiday Closings

New Year's Day
January 1

Washington's Birthday
February 17

Martin Luther King's Birthday
January 20

Memorial Day
May 25

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 histories 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



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

