

# UPDATE RELIANCE FEDERAL CREDIT UNION

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



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

## 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 line today. Transfer program runs until March 30th.

Balance Transfer  
**4.99%**

## Spring Home Equity Loan Sale

# 2.50%

for next six months

Close a home equity loan in January, February, or March and your interest rate will be **2.50% for the next six months**. Call Donna at 610-783-5229 x 13 for details.

**IMPORTANT!**  
Action May Be  
Required to  
Avoid Fees

Due to increasing costs beginning March 1, 2018, Reliance FCU will charge \$1.00 for each Paper Statement mailed. Statement Express is a free alternative. You may avoid paying the price of a Paper Statement by enrolling in E-Statements for your account(s). The \$1.00 price per Paper Statement does not apply to Children's Accounts who are 18 years of age or younger and Adult Accounts 65 years of age and older. If you have already enrolled in Statement Express by March 31, 2018 we will deposit \$1.00 into your account in April 2018. You can easily enroll in Statement Express using the link on our homepage: [www.RelianceFCU.com](http://www.RelianceFCU.com).

## 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

Emily Fisher  
Joelyn Sanders  
Breanna Sundheim  
Samuel Tepe

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.

*Would you like to skip your loan payment in January?*

*Go to [RelianceFCU.com](http://RelianceFCU.com) and click on the banner for a skip-a-payment form.*



# Direct Deposit Your Tax Refund



Have your tax refund deposited directly into your RFCU account and you won't have to worry about someone stealing it from your mailbox. To electronically deposit to any RFCU account, you'll need RFCU's routing number -231981697. Along with the routing number, you'll need to indicate a depository account number. You may use your member number to deposit into your Savings or Checking Account. Any deposits using the information from your personal check may be designated only to your Checking Account.

Be sure to enter the routing number and depository account number carefully. No special symbols or spaces should be included. If an information error occurs, your refund check could be returned to the IRS for processing.

**If you have questions or need assistance in determining your correct account number, please call RFCU at 800-458-7004.**

## Did You Make a New Year's Resolution to Get Your Bills in Order? Do It With Check Free (Online Bill Payment)



While paying bills is inevitable, it doesn't have to be a dreaded task. Stop licking and start clicking by using RFCU's FREE Electronic Bill Payment Service, Check Free.

RFCU's Check Free service will pay your regular monthly or intermittent bills. Forget the hassle of paying ongoing bills

like your rent, electric, cell phone, and taxes. We write the check and even put a stamp on the envelope! All you have to do is remember to record and subtract each payment amount from your checking register.

Money to pay these bills is deducted from your RFCU Checking Account. You choose the payment date for each bill. Remember to allow sufficient mailing time for the merchant/payee to receive the payment on or before the payment due date. If your selected payment falls on a weekend or a holiday, the disbursement will be mailed the last business day before the holiday or weekend.

Your RFCU loan or VISA payment should not be paid through the Check Free service.

If there is not enough money in checking account for these payments to clear, there is an insufficient funds service charge of \$35.00.

## Reliance Federal Credit Union 78th Annual Meeting and Election of Officers April 30, 2018 at 8:00 a.m. Reliance Federal Credit Union office 20102 Valley Forge Circle, King of Prussia, PA 19406

The 2017 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 incumbents to fill three-year term: Thomas McNamee, Catherine Haas, and Lisa Fuhrmeister.

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 15, 2018.

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 19, 2018.

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.

## 2018 Holiday Closings

New Year's Day  
January 1

Washington's Birthday  
February 19

Martin Luther King's Birthday  
January 15

Memorial Day  
May 28

## 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

# RELIANCE

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## 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](http://RelianceFCU.com)



### PENNYPACK OFFICE

Monday through Wednesday  
9:00 am - 5:00 pm  
Thursday and Friday  
10:00 am - 6:00 pm

