

# WORDS FROM RCEFCU

REDLANDS CITY EMPLOYEES FCU P 909.798.7626 F 909.793-4316

WWW.REDLANDSFCU.ORG

MARCH 2024

## Refer a Co-Worker

During 2024 we invite you to refer a co-worker of the city and have your name entered into a drawing for a \$100.00 deposit into your account with us.

For every City Employee that opens an account with us that was referred by you, your chances of winning increase. Refer 5 employees and they open an account, your name is in the drawing 5 times.

### **What's in it for the referred co-worker?**

In a separate drawing for \$100.00 deposit into their account with us, their name is entered for each service/product they sign up for at the time of opening. Open an account and start payroll deduction, their name is entered 2 times; Apply for a loan when they open their account, that's one more entry. It's as easy as that!

## **Annual Meeting Results**

The Annual Meeting was held on Wednesday, May 20, 2024 at 5:45 p.m. in the Council Chambers. The purpose of the Annual Meeting was to report to the membership the state of the Credit Union both in terms of finance and services. It also gave members an opportunity to ask questions as well as elect members to the Board of Directors. Our Board of Directors is made up of five to nine volunteers who each serve a three year term. Incumbent Dan Shefchik was re-elected for another term. Three attendees each won a \$50 VISA gift card. We hope to see all of you at our next annual meeting.

## Reminders:

Fillable loan applications are available via the website. Find out what Fridays we're open; see our current rates; and, keep up on all our products and services. We invite you to come and take a look at [www.redlandsfcu.org](http://www.redlandsfcu.org)

## WHO'S YOUR BENEFICIARY?

We just want to remind you that it may be time to check on who the beneficiary is on your account. If you've had your account for years and don't know who your leaving your account money to, you may want to come and check with us.

## Your Credit Union Officials

### Board of Directors

Cletus Hyman-President  
Ryan Gallagher-Vice President  
Tricia Swope-Secretary  
Daniel Marmolejo-Treasurer  
Jocelynn Butters-Member  
Rich Sessler-Member  
Daniel Shefchik-Member

### Credit Committee

Denise Ausherman-Chairperson  
Mary Ellen Lambert-Committee Member  
Peggy McVey-Committee Member

### Supervisory Committee

Cheryl Williams-Chairperson  
Mary Ellen Lambert-Committee Member  
Dan Elton-Member

### Staff

Heather Jedinak-Manager  
Denise Ausherman-MSR

## Dividend Rates

### Regular Savings

\$25.00-\$9,999.99	0.15%	APY-0.1501%
\$10,000.00-\$24,999.99	0.20%	APY-0.2002%
\$25,000.00 and above	0.30%	APY-0.3003%

### Club Accounts

All Funds	0.15%	APY-0.1501%
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## Schedule of Fees

Entrance Fee	\$ 5.00
Returned Ck Fee	\$ 25.00
Overnight Mail Fee	\$ 25.00
Dormant Act Fee	\$ 2.00
month	
Check Copy Fee	\$ 10.00
Late Loan Payment (after 10 days)	\$ 15.00
Returned Mail Fee	\$ 5.00
Stop Payment Fee	\$ 30.00
Levy/Garnishments, etc. Fee	\$ 30.00
Forced Placed Insurance Fee	\$ 25.00
Account Research Fee	\$ 25.00hr