

# WORDS FROM RCEFCU

REDLANDS CITY EMPLOYEES FCU P 909.798.7626 F 909.793-4316

WWW.REDLANDSFCU.ORG

JUNE 2023

## ***Make Deposits and Payments on our Website***

Do you no longer work for the city and have to mail in your payments? Do you want to make a deposit to your account and don't have time to run by the credit union or the post office?

Redlands City EFCU is now offering you, it's members, a way to do these things with your debit card.

Visit our website under ProPay Payments.

There is a small passthrough convenience fee associated with each transaction.

Debit Card Transactions-\$4.95

[www.redlandsfcu.org](http://www.redlandsfcu.org)

## **Refer a Co-Worker**

During 2023 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!

Drawings are done the first month of every quarter.

## **Be Safe and smart when you travel**

Here are a few practical tips to help you avoid bumps in your road trips or overseas vacations.

- Scan your passport, tickets, itinerary, and other documents to yourself and friends. If the originals are lost or stolen, just log in to your email account.
- If you are a member of the AAA or similar group, check to see what travel benefits they offer, such as trip planning, airfare/ hotel discounts, auto rental discount, emergency assistance, international driver's license/ insurance, and maps/guides.
- Use your credit, not debit card, to rent a car. Auto rental companies put large holds on your checking account until you pay your final rental bill, which could tie up your travel funds.
- When sitting down with your luggage, wrap the strap around one ankle to make it harder for a thief to snatch your bag.
- Keep a hotel business card in your wallet. If you're lost and don't speak the language, point to the card so locals can show you the way back.

## Reminders:

Fillable Membership forms and 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)

If you have a vehicle financed with us, we now offer GAP insurance. We can run the numbers on your vehicle to see if it would be worth your adding to your loan.

## 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  
Daniel Elton-Committee 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%
-----------	-------	-------------

## Schedule of Fees

Entrance Fee	\$ 5.00
Returned Ck Fee	\$ 25.00
Dormant Act Fee-monthly	\$ 2.00
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