

## We Have Loans to Meet All Your Borrowing Needs!

Home Equity • Mortgage  
Auto • Motorcycle • Credit Card  
Personal • Any Reason at All!

- Apply online 24/7
- Flexible terms
- Optional loan protection plans

Apply today! Call **973.947.1000, option 2** or  
online at **Ridgedalefcu.org/loans**.

\*Not all applicants will qualify, subject to credit approval. Additional terms & conditions may apply. Rate may vary based on credit worthiness and term. APR=Annual Percentage Rate. All loan APRs are subject to change at any time. Minimum savings balance of \$100 required to be eligible for a loan. NMLS #422379



## You're Invited to Our **76th** Annual Meeting!

### ANNUAL MEETING

**DATE:** October 25, 2023  
**WHERE:** 124 South Ridgedale Avenue  
East Hanover, NJ  
Outdoors under tent  
**TIME:** 5:00 pm  
**RSVP:** Marketing@Ridgedalefcu.org

The Nominating Committee for Ridgedale FCU has nominated the following individuals to be elected and serve as volunteers:

#### Board of Directors

Lorraine Gaglioti  
Frank Unger  
Robert Gleeson

#### Credit Committee

Kathleen Stango

**Any member who wishes to run for a position on the Board of Directors or the Credit Committee** may do so by submitting a petition for nomination. Each petition must be signed by a minimum of 70 members of the Credit Union with their signature, printed name and the last 2 digits of their account number for verification. Any nomination by petition must be accompanied by a signed Certification from the nominee indicating they are agreeable to nomination and will serve, if elected, to the Board of Directors or Credit Committee of the Credit Union. Each nominee must also submit a *Statement of Qualifications* and biographical data with the petition.

According to the By Laws of the Credit Union, there will be no nominations from the floor at the annual meeting and elections shall be by ballot. All nominations by petition must be filed by email to LGagliota@RidgedaleFCU.org, Secretary of the Credit Union at least forty (40) days prior to the meeting.

## Gear Up for Travel Season with Tools and Potential Savings from RFCU!



Planning for travel can be as fun and exciting as the actual trip. There are many aspects of a trip to consider: where to go, what sites to see, what accommodations you prefer, and more. Ridgedale FCU can provide you with some helpful travel tools and potential savings.

Save on hotels, rental cars, and flights with the **CU Travel Club**. And, it's complimentary! For more info and to search for accommodations, go to [ridgedalefcu.org/investing/discount-shopping-services](http://ridgedalefcu.org/investing/discount-shopping-services)

Traveling outside of the USA? You will need **foreign currency**. Buy right from our website and be prepared before you land. To purchase your foreign currency, go to [ridgedalefcu.org/investing/foreign-currency](http://ridgedalefcu.org/investing/foreign-currency)

**Visa Travel Cards** are a great way to manage your expenses and keep your funds safe. Visa travel cards are accepted worldwide and can be replaced if lost or stolen. For more info, go to [ridgedalefcu.org/gift-and-travel-cards](http://ridgedalefcu.org/gift-and-travel-cards)

Keep your Ridgedale FCU **Visa Credit Card** safe and secure. Set travel alerts, lock/unlock your card right from online banking, and have access to emergency cash and card replacement 24 hours a day, 365 days a year. For more info, go to [ridgedalefcu.org/visa-credit-cards](http://ridgedalefcu.org/visa-credit-cards)

Don't forget to pack rain gear, medications, sunscreen, your phone charger, and a refillable water bottle! Have a great time and be safe.

**MAIN BRANCH**

124 South Ridgedale Avenue  
East Hanover, NJ 07936-3190  
Phone: 973-947-1000

**BRANCH HOURS:**

Monday - Friday  
9:00 a.m. - 4:00 p.m.

**DRIVE-THRU:**

Monday - Friday  
8:30 a.m. - 5:00 p.m.

**FREE WORLDWIDE ATM**

To find a free worldwide ATM, go to [RidgedaleFCU.org](http://RidgedaleFCU.org) and click the Allpoint icon at the bottom of the home page.

For the app, scan this QR code to download:



## We Love Our Animals!

We are pleased to announce we have partnered with the Mt. Pleasant Animal Shelter in East Hanover, New Jersey.



Kick-off starts in September with a month-long fundraiser and an on-site pet adoption day September 5th. You might just find your BEST FRIEND! For more about the shelter, go to [www.njshelter.org](http://www.njshelter.org).



Scan this code to read our Blog!

## STAY ALERT!

Ridgedale FCU will never call, email, or text you asking for personal information like usernames, passwords or account numbers. Don't respond, instead call us directly at **973-947-1000 ext. 123**.



**FOLLOW US ON**



Federally insured by NCUA

