





## Save with Smart Loan Choices This Spring!

Ready for a fresh start? Whether you're buying a car, upgrading your home, or consolidating debt, Ridgedale Federal Credit Union has the right loan for you. With competitive rates and flexible terms, now's the time to borrow smart and save big!

-  **AUTO LOANS:** Up to 100% financing\*
-  **PERSONAL LOANS:** Borrow up to \$25,000\*
-  **VISA REWARDS CREDIT CARD:** Fixed rates and limits up to \$25,000\*
-  **HOME EQUITY LOANS:** Borrow up to 90% of the equity in your primary residence\*



Apply today! Call 973.947.1000, option 2 or go to [Ridgedalefcu.org](http://Ridgedalefcu.org) and click 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

*Managing your money just got easier!*

## Our new How-To Video Series is here!

We're committed to making banking stress-free. That's why we're excited to launch our brand-new How-To Video Series—designed to help you navigate with confidence!

Learn how to:

-  Enroll in e-statements
-  Set up account alerts
-  Manage credit & debit cards
-  And more!



Let our step-by-step videos walk you through essential features. Watch now: [YouTube.com/@RidgedaleFCU](https://www.youtube.com/@RidgedaleFCU)



### RFCU Webinars 2025

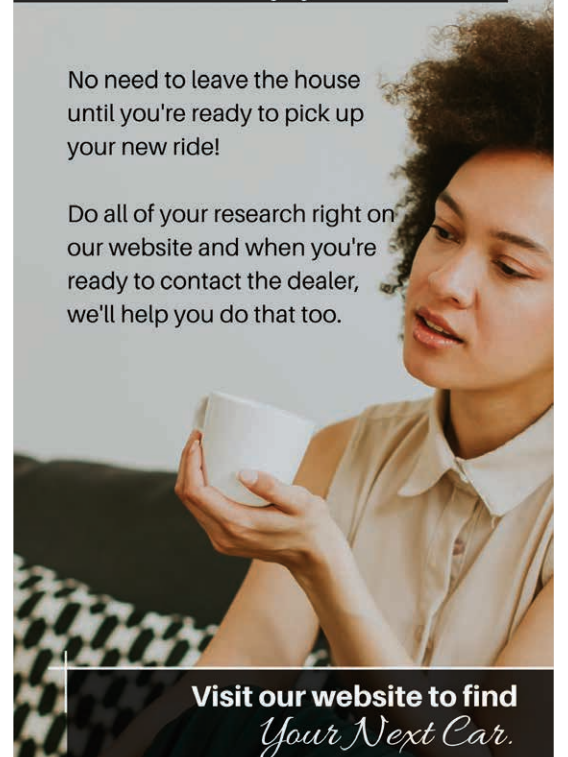
For all our 2025 Webinar series, go to [RidgedaleFCU.org](http://RidgedaleFCU.org) and look for the Webinars icon to register.

## Auto Finder

**Test Drive New Cars...**  
*without leaving your couch.*

No need to leave the house until you're ready to pick up your new ride!

Do all of your research right on our website and when you're ready to contact the dealer, we'll help you do that too.



**Visit our website to find**  
*Your Next Car.*

## Top 5 Reasons *to bank at Ridgedale FCU:*



- 1 Access Anytime, Anywhere** with online and mobile banking.
- 2 Highly Rated, Highly Trusted** - Join a community of satisfied members who've rated us 4.9 on Google.
- 3 Friendly Experts On Your Side** - we have the answers and advice you need.
- 4 Decades of Trust** - For 75 years+ we have helped people take control of their finances with confidence.
- 5 Making a Difference Together** - We're dedicated to giving back and supporting our community.

*Tell a friend...we're open to all!*

## Fraud Prevention Tip:

### Use **BILL PAY** Instead of Mailing Checks

Did you know mailing checks can put you at risk for fraud? Thieves can steal checks from mailboxes, alter them, and drain your account. Instead, use bill pay through Ridgedale Federal Credit Union's online banking. It's fast, secure, and ensures your payments reach the right place safely—no envelopes or stamps needed. Protect your finances with electronic payments today!



## COMMUNITY...Where We Connect

We proudly support local organizations that make a difference, including Mt. Pleasant Animal Shelter, Big Brothers Big Sisters, and Interfaith Food Pantry. Whether it's helping animals find loving homes, mentoring the next generation, or fighting hunger, we are committed to building a stronger, more connected community. Together, we can make a lasting impact!



**Follow us on social for news, community updates, financial tips, promotions and more!**



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

[Info@RidgedaleFCU.org](mailto:Info@RidgedaleFCU.org)

### MAIN BRANCH

124 South Ridgedale Avenue  
East Hanover, NJ 07936-3190

Phone: 973.947.1000

### BRANCH HOURS:

Monday - Friday  
9:00 am - 4:00 pm

### DRIVE-THRU:

Monday - Friday  
8:30 am - 5:00 pm



### FREE WORLDWIDE ATM

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



## Holiday Closings

### MEMORIAL DAY

Monday, May 26, 2025

### JUNETEENTH

Thursday, June 19, 2025

### INDEPENDENCE DAY

Friday, July 4, 2025

Federally  
insured by  
NCUA

