Annual Meeting

R.I.A. Federal Credit Union's 89th Annual Meeting will be held Friday, April 5th at the Hotel Blackhawk in Davenport, **Iowa.** The business meeting will convene at 6:30 p.m. with a buffet dinner to follow. Members and guests must make reservations and pay \$5.00 each in advance for the dinner. Tickets must be presented to participate and dine. Tickets are non-refundable and may be purchased at any of our locations. Members who mail in this form with payment will receive their tickets in the mail.



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Upcoming Board Elections

In accordance with NCUA Federal Credit Union Bylaws, nominations for the election of the Board of Directors are now open. There are three vacancies extending for a three-year term, one vacancy extending for a two-year term, and two vacancies extending for a one-year term for the Board of Directors in 2024. The Nominating Committee presents the following candidates, who have agreed to accept the office if elected.



Linda Miller | Linda Miller retired from the Installation Management Agency of the Rock Island Arsenal in 2003. She also served as program analyst with the Operations Support Command for over 15 years. For the past 29 years Linda has volunteered for the Loan Committee, served as Membership Director and currently holds the office of Secretary. She is the Assistant Treasurer for the R.I.A. Historical Society, a Chapter and Teen Club Leader with Modern Woodmen of America.



Jack Boccarossa | Jack Boccarossa retired from Arsenal Island in January 2011 after 42 years of government service. He worked for the Small Business Administration in the Liaison Office for 27 years and 15 years as an army civilian. He was on the R.I.A. FCU supervisory committee from 1992 to 2009. He moved from the supervisory committee to the board in 2009, replacing a retiring Board Member. He is currently the government Liaison and Governance Committee chairman. Mr. Boccarossa has a Bachelor's degree in professional management. Jack has been

married to his wife Noreen for 52 years and has a son and daughter and five grandsons. He is a life long Quad Cities resident, currently living in Milan.



Richard Burns | Richard Burns has been a credit union volunteer since 1966 at Joliet and Rock Island. He has served on all the Board committees at various times and is currently the Vice Chairman of the Board, Mr. Burns retired from the U.S. Army Operations Command in 2000 after 42 years as an Army civilian. Richard holds Bachelor's and Master's degrees in Business and Contract Management. He is currently President of the Arsenal Contract Consultants, Inc., which represents clients that conduct business with various government agencies.



Debbie Collins | Debbie Collins joined the Board of Directors as an Associate Director in March 2023 and was elected to the Board in May 2023. She serves on the Governance Committee and has been a member of R.I.A. FCU for over 35 years. As a volunteer, Debbie promotes strategies that satisfy the financial needs of our members and is working on updating policies that guide the work of the Board of Directors. Debbie is a veteran with a combined 33 years of military and civilian service to the United States, retiring in 2015 as a Supervisory Logistics Management

Specialist at the U.S. Army Joint Munitions Command. Recently, she worked as a Senior Consultant for Hancock Management, LLC from 2017-2022. Debbie earned a Master of Business Administration degree from St. Ambrose University and a Master of Arts degree in International Law and Diplomacy from Tufts University.



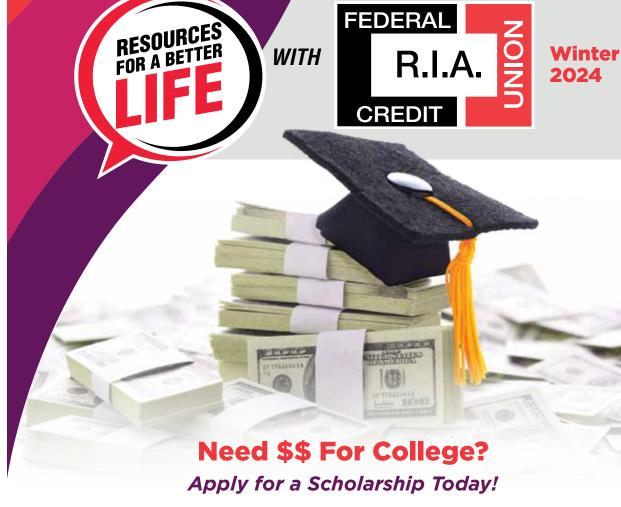
Lee Gazzano | Lee Gazzano has been a credit union member for over 20 years. He has served as a Supervisory Committee member as well as having served on two other credit unions as a Board Member. He also has several years of banking experience. Lee is a retired Army veteran having served 36 years in both the Navy and Army. Mr. Gazzano is an Army certified Program Manager with over 20 years of managing Department of Defense acquisition programs. He holds a Master's in Business Administration.

Paul Janecek | Paul Janecek graduated from the University of Illinois with a Bachelor's degree in Engineering Physics in 1966 and an M.B.A. from Alabama A&M University in 1973. Paul served 20 years in the U.S. Army, retiring in 1987 as a Lieutennant Colonel. In 1987, he founded Aces, a consulting company helping businesses work with the government. Mr. Janecek was the Director of Marketing of four separate environmental companies from 1993 to 2016. He is presently the treasurer for two veterans organizations and the secretary of

Any member who is interested in placing his/her name for nomination along with the incumbents must file biographical data and a petition signed by a minimum of 20 members to the Board Secretary, R.I.A. FCU, P.O. Box 4750, Rock Island, IL 61204. Nominations close on January 7th, 2024. Under this election procedure, there will be no nominations from the floor during our Annual Meeting on April 5th, 2024. In the event that there are more nominees than those submitted by the nomination committee, the election will be conducted by ballot.

Anyone submitting his or her nomination for a Board seat should be willing to commit to a number of volunteer hours on a monthly basis. Directors and committee members contribute time and expertise without pay because they feel the credit union is important to the economic well being of their families and fellow members. Among their many responsibilities, the Board of Directors sets policies, represents the credit union in various social and professional settings, assures the books and records are in proper order, assigns directors to study specific subjects, and appoints members to committees for assistance and review. Directors are also required to complete certain individual training courses, which will assist them in performing their responsibilities in a professional manner.

RIAFCU.com



If you thought R.I.A. Federal Credit Union could only help you pursue a college education by offering student loans, think again! R.I.A. FCU will be awarding five \$1,000 scholarships for the 2024-2025 school year.

These scholarships will be awarded to students who demonstrate academic excellence, exhibit outstanding contributions to their school and community, and are current credit union members. Current high school seniors and students continuing their higher education are eligible to apply.



Applications may be found online by visiting riafcu.com/scholarships and must be postmarked no later than March 31st, 2024.

Tax Season Notice

Tax season is in full swing! Make sure to double-check your routing number, account number and account type when filing to ensure your refund processes correctly. R.I.A. FCU's routing number is 271188337. Please check your statement for your full account number. It will be longer than your 6-digit member number - do not use your member number. Only checking/share draft and savings/regular share accounts should be used for tax return direct deposits.

Community Involvement



HAVLIFE GOLF OUTING

We had a great group of volunteers at this year's HAVLife Golf Outing. It was a great event raising funds to prevent lost potential in our local youth. We were even surprised with great weather for the day!





FESTIVAL OF TREES & TREE LIGHTINGS

R.I.A. FCU was of course a sponsor of this year's Festival of Trees parade and Veteran's Night. We carried the Ski Bear balloon. We also sponsored a designer tree that won two awards! Our R.I. Arsenal location team attended the Arsenal Tree Lighting and provided a reindeer food craft for kids. Our Wisconsin crew has been busy as well with the Tomah Holiday parade and the Tree Lighting ceremony on Fort McCoy. Some of our Quad Cities team even made the trip up! Our Savanna crew also participated in their local Christmas Walk and Ugly Christmas Sweater Contest.

AMERICAN HEART ASSOCIATION

A group of R.I.A. FCU women attended the American Heart Association's Go Red for Women Luncheon, of which R.I.A. FCU was a sponsor. We enjoyed lunch and inspiring stories of women who've overcome heart health challenges. Additionally, we hosted another blood drive at our Utica Ridge location.





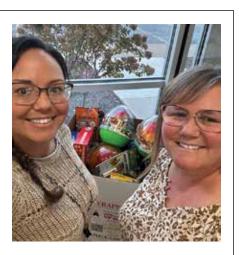


SPOOKY SEASON

An ever-popular holiday, we participated in plenty of Halloween events throughout our communities. We passed out candy to kids at Boo at the Zoo, Boo on the Rock at the Arsenal, Logan Elementary Trunk or Treat, Sexton Ford Trunk or Treat and the Wilton Trunk or Treat. Our mortgage team attended the Mel Foster Pumpkin Day and RE/MAX Trunk or Treat. Additionally, we sponsored Bettendorf Parks & Rec's first ever Fall Movies in the Park and even hosted a costume contest for the kids. We couldn't help but have a group costume contest in the office, either.

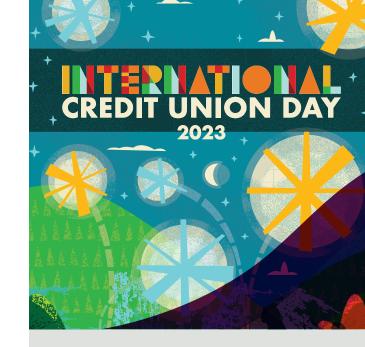
SAVANNA THOMPSON PRISON WELLNESS FAIR

Our Savanna team attended a Wellness Fair at the Savanna Thompson Prison. They met with their staff and shared knowledge on financial wellness.



TOYS FOR TOTS

Along with our generous communities, we collected toys for this year's Toys for Tots fundraiser! We are grateful for our communities and are honored to give back where we can.



International Credit Union Day!

To celebrate International Credit Union Day, we hosted a free cookout at our Utica Ridge location. We enjoyed lunch and conversation with all who joined us.

Special Closings

Martin Luther King Day Monday, January 15

President's DayMonday, February 19

Remember, you can still access your credit union account on holidays and after hours with your R.I.A. FCU ATM/Debit Card, Mobile Banking, DANA or Internet Account Access. Sign up today!

