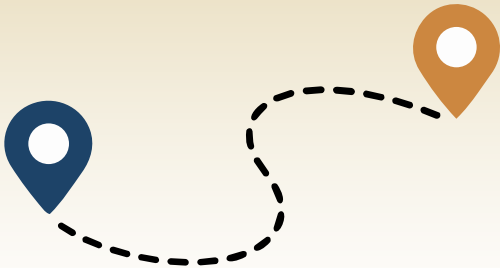


No branch visit required.
Bank from *Anywhere*



Mobile Deposit

Move Money

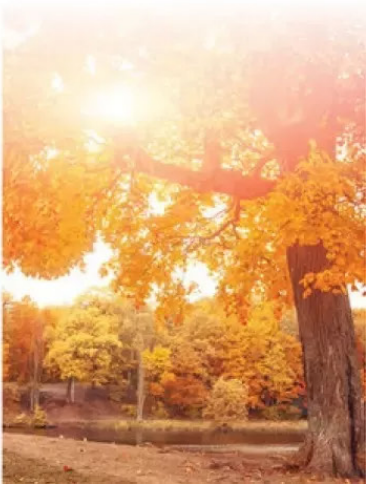
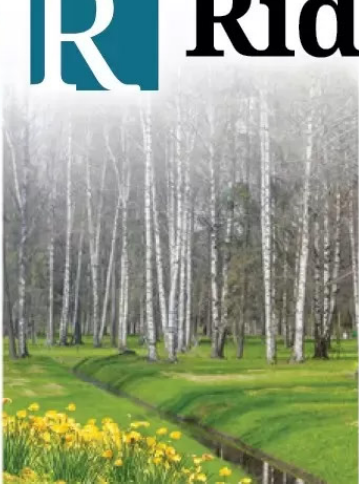
Surcharge-Free ATMs

Shared Branching

Access your accounts and manage your money from wherever life takes you.

- Convenient
- Secure
- Always within reach

Learn more at RidgedaleFCU.org.



R

Ridgedale

Wealth Team

As a member of Ridgedale Federal Credit Union, you have access to financial advisors through the Ridgedale Wealth Team who help members with their long-term financial plan and can guide you to getting the most from your retirement money, 401K rollovers and more. The consultation is complimentary.

[Click here to learn more about the Ridgedale Wealth Team.](#)

To set up a preliminary conversation, call Michele at 973-947-1000 ext. 106

The financial professionals at Ridgedale Wealth Team are registered representatives with, and securities and advisory services are offered through LPL Financial (LPL), a registered investment advisor and broker-dealer (member [FINRA/SIPC](#)). Insurance products are offered through LPL or its licensed affiliates. Ridgedale Federal Credit Union and Ridgedale Wealth Team are not registered as a broker-dealer or investment advisor. Registered representatives of LPL offer products and services using Novartis Financial Planning Services, and may also be employees of Novartis Federal Credit Union. These products and services are being offered through LPL or its affiliates, which are separate entities from, and not affiliates of, Novartis Federal Credit Union or Novartis Financial Planning Services.

Securities and insurance offered through LPL or its affiliates are:

Not Insured by NCUA or Any Other Government Agency	Not Credit Union Guaranteed	Not Credit Union Deposits or Obligations	May Lose Value
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Ridgedale Federal Credit Union ("Financial Institution") provides referrals to financial professionals of LPL Financial LLC ("LPL") pursuant to an agreement that allows LPL to pay the Financial Institution for these referrals. This creates an incentive for the Financial Institution to make these referrals, resulting in a conflict of interest. The Financial Institution is not a current client of LPL for advisory services. Please visit <https://www.lpl.com/disclosures/is-lpl-relationship-disclosure.html>.

Holiday Shopping Safety Tips

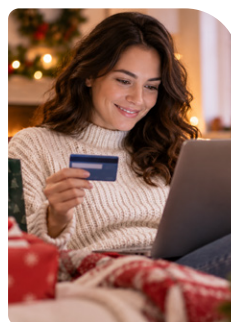
The holidays are a time for giving, celebrating, and...shopping! **Protect yourself and your wallet** this season with these smart tips:

- **Card Control at Your Fingertips** - Misplaced your card? No problem! Instantly turn it off in online or mobile banking.
- **Use a Digital Wallet** - Adding your RFCU cards to your phone is a safer, contactless way to pay at stores and online.
- **Send Money Securely** - Skip the cash and use Zelle® directly from your RFCU checking account for fast, safe, and easy transfers.

Stay alert and protect yourself! Scammers are especially active during the holidays:

- **Watch Out for Scam Texts & Emails** - If you get a message asking for your account number, password, or gift card payments, don't respond. Delete it.
- **Verify Before You Click** - Be cautious of links that promise shipping updates or prize winnings. When in doubt, visit the retailer's official site directly.
- **RFCU Will Never Ask for Personal Info** - We will not call, text, or email you requesting account numbers or passwords. If you're unsure, contact us at 973-947-1000.

A little preparation goes a long way in making sure your holidays are merry, bright, and fraud-free. Stay safe, shop smart, and enjoy peace of mind this holiday season!



Don't Miss Our October Events

October is **CU KIND MONTH**, and we are being kind to Big Brothers Big Sisters of Coastal and Northern NJ. Learn more about BBBSCNNJ's mission, volunteer opportunities, and the impact of mentoring.



INTERNATIONAL CREDIT UNION DAY is Thursday 10/15. Join us in branch from 11am -3pm for games, prizes, financial information, snacks and more.

LOAN SPECIAL: 0.25% APR off an approved loan rate on select loan types.*

*APR: Annual percentage rate, *All loans are subject to credit approval. Terms and conditions apply. Credit union membership is required for all loans. 0.25% APR Loan Special discount applies to new approved auto, personal or debt consolidation loans only, and you must apply by 11:59 p.m. on 10/15/26. Apply online or in person.

COMMUNITY...Where We Connect



PET PALOOZA: We are thrilled once again to support the Mt. Pleasant Animal Shelter. The event was a huge success, and we were happy to contribute to such a worthy cause.



JOIN US FOR STORY TIME AND PHOTOS WITH SANTA!
WEDNESDAY DECEMBER 2ND, 5:00PM - 7:30PM

5:00: Santa arrives | 5:15 - 5:30: Story Time
5:30 - 7:30: Photos...and be sure to tell Santa what you want for Christmas!



FOOD DRIVE: Thanks to everyone who contributed food during the NJ Credit Food Cooperative 3rd annual food drive! RFCU collected 390 lbs. of food and was donated to Interfaith Food Pantry Network. Collectively the NJ credit unions that participated collected 5,500 lbs.



We want your feedback!

We have added a survey page to our website - we would love your feedback!

Ridgedalefcu.org/polls



www.RidgedaleFCU.org
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 and click the Allpoint icon at the bottom of the home page.



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



Holiday Closings

COLUMBUS DAY

Monday, October 12, 2026

VETERAN'S DAY

Wednesday, November 11, 2026

THANKSGIVING

Thursday, November 26, 2026
Friday, Nov. 27, 2026: Closing at 1pm

CHRISTMAS EVE

Thursday, Dec. 24, 2026: Closing 2pm

CHRISTMAS DAY

Friday, December 25, 2026

NEW YEARS EVE

Thursday, Dec. 31, 2026: Closing 3pm

NEW YEARS DAY

Friday, January 1, 2027

Federally
insured by
NCUA

