

## No Minimum Balance Required. Period.

Some banks are making it harder to avoid balance requirements. At Ridgedale FCU, our checking account comes with no minimum balance required. PERIOD.\*

Use your money how you want...without worrying about hitting a number.

[Visit our website](#) to get started or speak with our service team today.

\*A \$50.00 open deposit is required and may be withdrawn at any time. Thereafter, there is no minimum balance requirement.



Make the move  
toward a more  
financially free  
summer today.

Old credit card balances still lingering? Take control and start saving today. At RFCU, you have options to reduce your debt faster - and for less.

### Balance Transfer to our Visa Credit Card

- Transfer your balance for just **\$10.00**
- Rates as low as **9.9% APR\***

### Debt Consolidation Loan

- Simplify your payments with rates as low as **8.75% APR\***

Call us at **973-497-1000 option #2**. We will process your balance transfer or help you determine the best way to reduce your debt.

\*APR = Annual Percentage Rate. Not all applicants will qualify, subject to credit approval. Additional terms & conditions may apply. Rate may vary based on credit worthiness and term. Rates, terms, and conditions are subject to change. Ridgedale Federal Credit Union membership and a minimum balance of \$100 are required to apply for a loan. Debt Consolidation Loan Payment example: \$15,000.00 borrowed for a 5 - year term at an APR of 8.75% = 60 Monthly Payments of \$309.56.

## Our Visa Credit Card is already as low as 9.9% APR\*!

There is no need to wait for any laws to be passed for a fair interest rate on your credit card. A card with a fair rate & great benefits:

- Rewards Points on all purchases
- Balance transfers only \$10.00
- And more!
- 24/7 access to manage your card
- No annual fee

[CLICK HERE TO APPLY](#)



\*Visa Rewards Credit Card: APR = Annual Percentage Rate. Not all applications will qualify, subject to credit approval. Additional terms & conditions apply. Rate may vary based on credit worthiness. Minimum savings balance of \$100 required to be eligible for loans. Membership is required.



## COMMUNITY... Where We Connect

We are looking forward to our continued support in our community this year. Look for us at events that contribute to the charities and people we serve.

## Auto Finder

Enjoy shopping for a vehicle without visiting a dealership with **Auto Finder**! Auto Finder will allow you to shop, find a vehicle and take a virtual test drive, estimate payments, review auto protection products, and apply for a vehicle loan - all in one easy tool! Go to our website to start shopping.

[www.Ridgedalefcu.org/auto-finder](http://www.Ridgedalefcu.org/auto-finder)

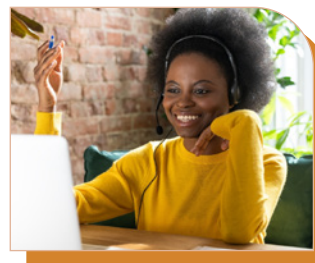


[Read our blog](#) for a variety of financial and informational articles to support you, your families' lives...read a new article every Friday!

## RFCU Calendar 2026



Go to our [2026 Calendar of Events](#) all year long for holiday closings, special events and more!



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 25, 2026

### JUNETEENTH

Friday, June 19, 2026

Federally  
insured by  
NCUA

