

President's Message

Dear Members,

As we step into the New Year, I would like to take a moment to reflect on the journey we've shared and express my heartfelt gratitude for your continued trust and support throughout the past year.

2025 was a meaningful year for Ridgedale FCU. It was a year focused on expanding our presence within the community and spreading the word that Ridgedale FCU is now open to all. We deepened existing relationships and built many new ones along the way.

One of our most rewarding connections was with the East Hanover Senior Citizens Club, where we were welcomed with open arms. The camaraderie among its members truly shines—you can feel the encouragement they give one another to stay socially active through the events and trips they organize. For many, it is a second home, and we are proud to be involved.

We also participated in the New Jersey Credit Union Food Cooperative and supported the Interfaith Food Pantry Network, while continuing our ongoing support of Mt. Pleasant Animal Shelter and its important mission.

At Ridgedale FCU, our mission remains steadfast: to empower you with the tools, resources, and personalized service you need to achieve your financial goals. Whether you are saving for the future, buying your first home, or simply seeking peace of mind, we are here for you every step of the way.

Looking ahead to 2026, we are committed to:

- **Innovative Solutions:** Continuing to invest in technology and services that make banking more accessible, efficient, and secure.
- **Community Focus:** Strengthening and expanding our community relationships. Our members are at the heart of everything we do, and we believe in the power of working together as a collective group.
- **Financial Education:** Enhancing our educational programs to empower you with the knowledge needed to make informed financial decisions.

Thank you for being a valued member of our credit union family. Together, we will continue to build a stronger, more vibrant community in 2026.

Wishing you and your loved ones a prosperous, healthy, and happy New Year!

Linda L. Rheiner

— Linda L Rheiner, President/CEO

Still paying too much in credit card interest?



Simplify your payments with a Debt Consolidation Loan.

Get *.25% off approved loans!

Use promo code **RFCU26**
in the comments box of the application

High-rate credit cards can quietly drain your budget month after month. A Debt Consolidation Loan from Ridgedale Federal Credit Union can help you roll multiple balances into one manageable payment - with a clear path forward and real savings over time. Let us help you take control:

- Borrow up to \$50,000 for as low as 8.75% APR*
- Consolidate your high-rate cards and gain a payoff date you can see
- Up to 5-year terms
- Fast, same-day decisions

[Click here](#) to apply online 24/7. To speak with a loan officer, please call us at 973-947-1000 option #2.

*APR = Annual Percentage Rate. Maximum APR: 18%. The minimum loan term is 6 months. The maximum loan term is 60 months. Not all applicants will qualify, subject to credit approval. Additional terms & conditions may apply. The actual rate may vary based on credit worthiness and term. Rates, terms, and conditions are subject to change. The .25% discount applies to only approved loans and is applicable on applications received through 2/28/2026 at 12:00 a.m. Payment example: \$15,000.00 borrowed for a 5 - year term at an APR of 8.75% = 60 Monthly Payments of \$309.56. Ridgedale Federal Credit Union membership and a minimum balance of \$100 is required to apply for a loan. All documents must be accepted by the Lending Department for same day decision.



COMMUNITY...Where We Connect

2025 COMMUNITY IMPACT SUMMARY

In 2025, we proudly supported local charities with over **\$8,500 in donations and sponsorships**, **340 pounds of food collected**, and **10 pet adoptions**.



We also hosted organizations such as **Mt. Pleasant Animal Shelter** and **Big Brothers Big Sisters of Coastal and Northern NJ** in our branch to help raise awareness and support their growth within our community.



In addition, our dedicated staff attended numerous community events and provided volunteer leadership on various committees, contributing **239 hours** of their time and energy to ensure each event's success.

[CLICK HERE TO READ MORE!](#)

Read Our Blog

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

New articles every Friday!



26% off in 2026 for a Will or Trust!

Make your resolution happen and protect your assets. [Click Here](#) to claim your discount before 2/14/26. The team is here for you every step of the way.

Limited time offer now through 2/14/26.
Discount will be taken at checkout.



RFCU Calendar 2026

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



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.



Holiday Closings

MARTIN LUTHER KING, JR. DAY

Monday, January 19, 2026

PRESIDENTS DAY

Monday, February 16, 2026

Federally insured by
NCUA

