

Estate Planning Made Easy for Ridgedale Members



Protect your family, home and the things that matter most. Legal Karma is now available in all 50 states!

Scan or click the QR code to get started!



Estate planning services are provided by Legal Karma. Ridgedale FCU is not a legal services provider. This information is for educational purposes only and not intended as legal advice. Please consult with a qualified professional for advice specific to your situation.

So Many Reasons to Use Your RFCU Credit and Debit Card this Holiday Season



- Rewards points on all purchases.
- 24/7 card safety management
- Accepted worldwide.
- View transactions in real time to keep in budget.

Don't have a RFCU Visa CC yet? [Apply today.*](#)

*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.

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.



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!

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

COLUMBUS DAY

Monday, October 13, 2025

VETERAN'S DAY

Tuesday, November 11, 2025

THANKSGIVING

Thursday, November 27, 2025

CHRISTMAS EVE

Wednesday, Dec. 24, 2025: Closing 2pm

CHRISTMAS DAY

Thursday, December 25, 2025

NEW YEARS EVE

Wednesday, Dec. 31, 2025: Closing 3pm

NEW YEARS DAY

Thursday, January 1, 2026

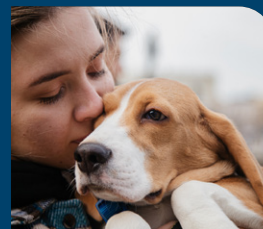
Federally
insured by
NCUA



COMMUNITY...Where We Connect

PET PALOOZA

Ridgedale Federal Credit Union was thrilled to participate in Pet Palooza, celebrating with the community and supporting Mt. Pleasant Animal Shelter. The event was a huge success, and we were happy to contribute to such a worthy cause.



SANTA'S COMING TO TOWN! 5TH ANNUAL!

Bring your little ones - and even your dogs - to meet Santa Friday, November 28th, from 11 am to 3 pm. It's the perfect way to kick off the holiday season with some festive fun for all ages!

RECENT FOOD DRIVE

Thanks to everyone who made a food donation to support Interfaith Food Pantry Network. We collected 163 lbs. of food that contributed to feeding our neighbors in need.

