

RANCHO Reporter

RanchoFCU.org | UFCWCU.org

FALL 2025

OUR NEW Online & Mobile Banking IS LIVE!

We're excited to announce that our upgraded Online & Mobile Banking system is officially live! Designed with your convenience in mind, the new platform offers a faster, and user-friendly experience.

HERE'S WHAT'S NEW

Enhanced
Security
Features

Simplified
Navigation

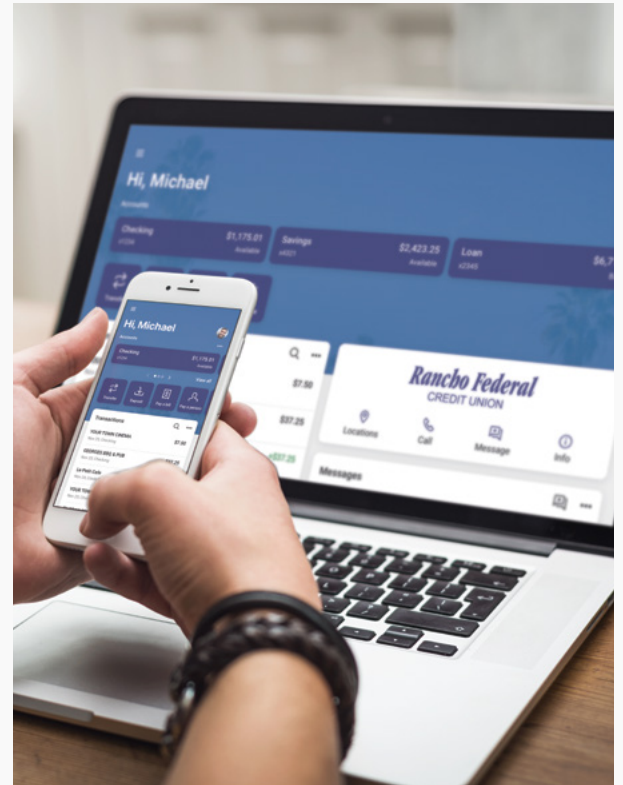
More
Self-Service
Tools

Sleek, Modern
Design

Log in today to explore the new features and enjoy smarter, smoother banking at your fingertips! Visit our website or use our NEW mobile banking app.

IMPORTANT: BILL PAY SERVICE UPDATE

Bill Pay Service will be unavailable at the time of launch of our new website and app. We expect this service to be back up within several weeks of the online transition however we do not have a confirmed timeframe currently.



Download Our New MOBILE APP

With the launch of our upgraded system, a brand new mobile app is now available! View the steps below to get started.

- 1 **DELETE** the old Rancho Federal Credit Union mobile app
- 2 Visit the **App Store** or **Google Play Store** or click below
- 3 Search for **Rancho Federal Credit Union**
- 4 **Download** the new app and log in



ATM Cards are Now Available for Savings Accounts!

We're excited to announce a new feature by offering our members an ATM card for savings accounts - even if you don't currently have a checking account with us! ATM cards can be used for cash withdrawals, deposits, and balance inquiries - allowing you quick and easy access to your savings account.



Use your ATM card at any of our branch ATMs or wherever you see the CO-OP logo, which gives you access to over 30,000 surcharge-free ATMs nationwide.

Please note:

Your card can only be used at ATMs and cannot be used for any point-of-sale purchases, whether in store or online. To receive an ATM card, contact us today!

Celebrate with Us On International Credit Union Day®

Thursday, October 16th | 11am - 2pm | Downey Main Office

Join us on Thursday, October 16th at the Downey Main Office between 11am - 2pm!
There will be hot dogs, chips, treats and more!

We've partnered with The Rancho Los Amigos Foundation, a nonprofit 501(c)(3) charitable organization, to raise funds for programs, services and equipment for Rancho patients and their families. Rancho Federal will match all donations received at the credit union on Thursday, October 16th.

Learn more about the Rancho Los Amigos Foundation and more ways to give at RanchoFoundation.org. We can't wait to see you there!

Rancho Federal Credit Union will match member donations made on Thursday, October 16th, in celebration of International Credit Union Day, up to a total of \$2,500. Donation matching applies only to eligible contributions made on October 16, 2025. Once the \$2,500 matching cap is reached, additional donations will not be matched. Matching funds will be directed to the same organization(s) as member donations. Rancho Federal Credit Union reserves the right to modify or end the promotion at any time.

Holiday Closures

COLUMBUS DAY
Monday, October 13

VETERANS DAY
Tuesday, November 11

THANKSGIVING DAY
Thursday, November 27
Friday, November 28

CHRISTMAS EVE
Wednesday, December 24
Downey & Claremont:
Open 9am - 12pm
Buena Park: Closed

CHRISTMAS DAY
Thursday, December 25

NEW YEAR'S EVE
Wednesday, December 31
Downey & Claremont:
Open 9am - 12pm
Buena Park: Closed

NEW YEAR'S DAY
Thursday, January 1

Holiday Skip A Pay

Make your holiday season a little brighter when you skip your loan payment! Skip your **November, December, or January** loan payment and save a little extra cash to purchase gifts, use for seasonal travel expenses, or however else you see fit! Applications must be received 10 business days before your payment due date.

*Certain Terms & Conditions Apply. Read Full Disclosure on DocuSign Skip-A-Pay Application at RanchoFCU.org.



Youth Savings Accounts

WE'LL HELP YOU GET STARTED!

Launch your children or grandchildren's financial future - starting today! It's never too early to learn the value of saving, and our Youth Savings Account is a fun and rewarding way to do so. For a limited time, **we're giving a \$25 head start** for NEW Youth Savings Accounts.

Plus, upon account opening, your child can be entered in for a chance to win a **\$500 Grand Prize** and will receive a **FREE gift** upon account opening.

Saving can never start too early. Start now and set them on the path to financial success! We're ready to help the next generation of savers, every step of the way!

Youth Savings Account must remain open for a minimum of six (6) months to retain the \$25 incentive. If the account is closed prior to the 6-month period, the \$25 bonus will be forfeited. One \$25 bonus per youth member. Offer valid for new Youth Savings Accounts only. Terms and conditions apply. Membership eligibility required. Offer subject to change without notice. No purchase necessary, grand prize drawing is open to everyone. You may enter by mailing a 3x5 index card by 12/31/2025 with your name, address and phone number to Rancho FCU Attn: Youth Savings 12620 Erickson Ave, Suite H, Downey, CA 90242.



OPEN A YOUTH SAVINGS ACCOUNT

Entered to win \$500	\$25 bonus deposit	FREE gift for the young savers
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Rancho Federal
CREDIT UNION

DOWNEY Main Office

12620 Erickson Ave., Suite H
Downey, CA 90242
(562) 803-6401

CLAREMONT Located inside UFCW Local 1428

705 W. Arrow Hwy.
Claremont, CA 91711
(562) 803-6401 ext. 8104

BUENA PARK Located inside UFCW Local 324

8530 Stanton Ave.
Buena Park, CA 90620
(562) 803-6401 ext. 8103

TOLL FREE (866) 855-9050



UFCW CREDIT UNION
A DIVISION OF RANCHO FEDERAL CREDIT UNION