



# Member Matters

FALL EDITION



## MESSAGE FROM THE PRESIDENT/CEO

David B. Suvall

The banking landscape has been changing for many years and some institutions are opening up branches on every street corner. More locations with very few employees and often,

just ATMs and transaction kiosks, may not satisfy the needs of everybody.

I have always felt that it was important to maintain our strategically located branches with the amount of in-person staff needed to serve you. All of our member service staff

are working in the office and not remotely. This means our staff is not distracted at home and is completely focused on you. Working together in an office also fosters collaboration, comradery and dedication which creates a positive and friendly work environment conducive to providing you excellent service.

As our advertisement reminds you, bigger isn't always better. We are big enough to serve you and small enough to know you. We are committed to our purpose of people helping people and to developing long term relationships with all of our members. Thank you for choosing us!

## Thanks-for-Giving

From October 1st–November 15th, we'll be collecting non-perishable food in all our branch locations to donate to local food pantries and soup kitchens in the communities we serve. Your donations will be greatly appreciated to help ensure a happy, healthy, and nourishing holiday season for those in need.





## RHODE ISLAND CREDIT UNION SCHOLARSHIP PROGRAM

Congratulations to the 2024 Rhode Island Credit Union Scholarship winners. Receiving \$1,000 College Scholarships were Emilia Ferraro, Abigail Peck, Aoife Blais, Gerardo Pasquale Carino, Jr. and Sofia Feroce. We enjoyed meeting the winners and their families and wish them all the best of luck in college.

## Holiday Skip-A-Payment



Watch your mailbox in November because you may be eligible to take advantage of our Holiday Skip-A-Payment Program, which allows you to skip your December loan payment(s). Enjoy some extra holiday spending money by simply completing the form you receive and returning it to us with the processing fee.

This offer is valid only for vehicle and personal unsecured loans in good standing and with at least 6 months of payment activity. A \$30 processing fee per loan applies.



## VISA® Rewards Credit Card

**NO ANNUAL FEES • NO BALANCE TRANSFER FEES**

# 2.99% APR\*

INTRODUCTORY RATE ON PURCHASES AND BALANCE TRANSFERS FOR 6 BILLING CYCLES

\*The Introductory Rate will be in effect from the time of the posting of the initial qualifying transaction for 6 billing cycles beginning from account approval. After the expiration of your Introductory Rate, the remaining unpaid portion of purchases and balance transfers will be subject to your standard APR which will range from 9.90% APR - 14.90% APR determined by your creditworthiness. Any existing balances on current Rhode Island Credit Union loan and/or credit card accounts are not eligible for the Introductory APR.



## *In Memoriam*



We are deeply saddened by the passing of Paul V. Valliere who served on our Supervisory Committee and Board of Directors for 30 years until his retirement in 2023. He held many positions during his tenure including Chair of the Board and was committed to our success. Paul was a devoted husband, father, and respected colleague and will be greatly missed.

Rest in peace Paul.

# Protecting your information is very important to us.

That's why we are offering these free Shred Days for you to bring any documents you would like securely destroyed.

October 12th  
**PROVIDENCE BRANCH**  
10:00 am – 12:00 pm

Please bring a donation of non-perishable food to benefit local soup kitchens and food pantries.

October 19th  
**CRANSTON BRANCH**  
10:00 am – 12:00 pm

Please bring a donation of non-perishable food to benefit local soup kitchens and food pantries.

October 19th  
**PASCOAG BRANCH**  
10:00 am – 12:00 pm

Monetary donations to support Burrillville Snack Pack Program will be appreciated.

October 26th  
**BRISTOL BRANCH**  
10:00 am – 12:00 pm

Please bring a donation of non-perishable food to benefit local soup kitchens and food pantries.

To best serve attendees, no business shredding is permitted and a maximum of 4 bags/boxes of personal documents will be accepted.



# YOUR LEADERSHIP

## BOARD OF DIRECTORS

Jane F. Correia	Chair
Ernest A. DeAngelis	1st Vice Chair
Robert E. Christie	Treasurer
Dennis B. Tripodi	Secretary
Joseph C. Durand	Assistant Treasurer
Beverly A. Dwyer	Assistant Secretary
Roger A. Pincince	2nd Vice Chair
Leroy V. Rose, Jr.	2nd Vice Chair
Maureen K. Jendzejec	2nd Vice Chair

## SUPERVISORY COMMITTEE

Suzanne M. Champagne	Chair
Nathan W. Biah	Member
Michael F. Canole	Member

## CREDIT COMMITTEE

Nancy L. Zeppa	Member
Gary Moukhtarian	Member
Janice M. Kluge	Member



# Christmas Club Transfers

Your Christmas Club funds will be automatically transferred to your checking account (or savings account if you don't have a checking account) at the close of business on October 18th. Existing Christmas Clubs will automatically renew on October 21st.



160 Francis Street, Providence, RI 02903  
401.751.7440 • 401.553.2200  
Fax 401.751.0189  
M, T, W - 8:30-3:30, Th - 8:30-5:30,  
Fri - 8:30-6:00

URI Memorial Union  
50 Lower College Road, Kingston, RI 02881  
401.789.0253 • Fax 401.789.0087  
M-Th - 8:30-4:30, Fri - 8:30-5:00

60 North Main Street, Pascoag, RI 02859  
401.568.6271 • Fax 401.568.0025  
M, T, W - 8:30-4:00,  
Th - 8:30-5:00, Fri - 8:30-6:00

860 Reservoir Avenue, Cranston, RI 02910  
401.941-8770 • Fax 401.941.0096  
M, T, W - 8:30-4:00, Th - 8:30-5:30,  
Fri - 8:30-6:00

390 Metacom Avenue, Bristol, RI 02809  
401.253.1313 • Fax 401.253.1389  
M, T, W - 8:30-3:30, Th - 8:30-5:30,  
Fri - 8:30-6:00

594 Central Avenue, Pawtucket, RI 02861  
401.722.8236 • Fax 401.729.0027  
M, T, W - 8:30-4:30, Th - Fri 8:30-5:00

Express Service Phone 24  
401.351.7760

ricreditunion.org



This Credit Union is federally insured by the National Credit Union Administration.



# What is a romance-baiting scam?



You meet a scammer on a dating app



They ask you to start messaging on WhatsApp or another app



They text or call you a lot to build a romantic relationship



They start talking about making money through investing or buying cryptocurrency



The scammer asks you to invest or buy cryptocurrency



If you run out of money or ask for it back, they disappear



You can't get your money back

## Statistics



484

Reports to Scamwatch in 2023



\$40m+

Lost in 2023



30%

of victims speak English as a second language



55+

People over 55 lost the most money (individually)