RHODE ISLAND CREDIT UNION • OCTOBER 2024

Vember Matters



FALL EDITION



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

MESSAGE FROM THE PRESIDENT/CEO David B. Suvall

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

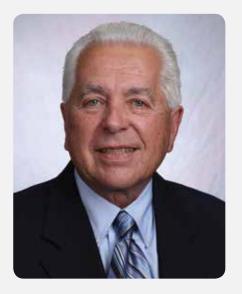
NO ANNUAL FEES • NO BALANCE TRANSFER FEES

2.99%

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 Ioan 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 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 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 **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

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Ernest A. DeAngelis	1st Vice Chair
Robert E. Christie	Treasurer
Dennis B. Tripodi	Secretary
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Nathan W. Biah	
Michael F. Canole	

CREDIT COMMITTEE

Nancy L. Zeppa Gary Moukhtarian Janice M. Kluge

Member Member Member

Chair

Member

Member



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



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.

What is a romance-baiting scam?









making money through

investing or buying cryptocurrency

You meet a scammer on a dating app

Statistics

They ask you to start messaging on WhatsApp or another app

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



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

Lost

in 2023

to invest or buy

cryptocurrency

Reports to

Scamwatch

in 2023





English as a second

language

of victims speak

People over 55 lost the most money (individually)

You can't get your

money back

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