



Member Matters

WINTER EDITION



MESSAGE FROM THE PRESIDENT/CEO

David B. Suvall

As we think about the start of the New Year and our strategic direction for 2025, our members are always at the forefront of the decisions we make.

Our objective is to continue to improve on the products and services we offer to impact you in a positive way and help you reach your financial goals. I want to thank you for your loyalty and commitment to Rhode Island Credit Union and let you know we value your membership. You are a part of the Rhode Island Credit Union family and we want to deepen our relationship with you.

We have a full plate of initiatives for 2025, the largest one is the completion and move to our new Headquarters. Check out the building progress update in this newsletter. Many other projects are planned that will streamline our processes and deliver greater convenience to you. We are always working hard to make improvements that will benefit you and satisfy all of your needs.

All of us here at Rhode Island Credit Union, the Board of Directors, Supervisory Committee and Staff, want to wish you a very Happy, Healthy and Joyous New Year.



FEATURING THE



April 10 - April 13, 2025

Tour, explore, learn and find!

Mark your calendar for the 75th Annual Rhode Island Builders Association Home Show to be held at the Rhode Island Convention Center April 10 – 13, 2025. The Home Show will feature the Specialty Flower Show, Garden Experience, House of Brews, Energy Expo and Inspiration Showcase. Stop by and visit our booth while you're there!



Headquarters Construction Progress

The construction on our new Headquarters at 95 Jefferson Boulevard in Warwick is progressing smoothly and on schedule. Both the interior and exterior work are advancing quickly and the building is weather tight. We are pleased with the progress so far and look forward to its successful completion in the first half of 2025.



VISA® Rewards Credit Card

INTRODUCTORY RATE ON PURCHASES AND BALANCE TRANSFERS FOR 6 BILLING CYCLES

2.99% APR*

NO ANNUAL FEES • NO BALANCE TRANSFER FEES

Enjoy the Holidays without worrying about holiday expenses!

The holidays are such a special time of year but can also be financially stressful. One of the best ways to be prepared is to start a Christmas Club now.

Set aside money weekly, biweekly, monthly or whenever you decide and for any amount. Deposits can be made by payroll deduction, automatic transfer, online banking transfer, mobile banking, by mail or in person. In October, we'll transfer the money to your Checking Account or Savings Account and you'll be ready to shop for gifts, food, and decorations!

Stop by any location to get started.



*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.

Holiday Helping

As always, helping families in our communities during the holiday season is incredibly important to us. We strive to assist as many organizations as possible with donations of food, clothes, and toys as well as volunteers.



Staff from our Pawtucket Branch volunteered to make holiday food baskets to help ensure a happy and healthy Thanksgiving for families in the community.



Our Thanks-For-Giving Food Drive in our Cranston Branch benefited the Comprehensive Community Action Program, Inc. (CCAP) helping those in need this holiday season.



President/CEO David Suvall delivered gift cards to the Gloria Gemma Breast Cancer Resource Foundation to provide to families to help with holiday expenses.



Lisa Doran from our URI Branch delivered food to Cathy Vars at the Johnny Cake Center in Peace Dale. The generous food donations we received were used to make Thanksgiving Baskets for families this year.



Our Bristol Assistant Manager Lydia Goodwin volunteered at Clement's Market for the Bristol Fire Department's Ladies Auxiliary to collect hats, mittens and toys.



URI Branch Manager Nancy Seale delivered donated toys to the University of Rhode Island Department of Public Safety's Annual 'Stuff-A-Cruiser' toy drive to benefit Hasbro Children's Hospital and other local charities.

YOUR LEADERSHIP

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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,
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401.941-8770 • Fax 401.941.0096
M, T, W - 8:30-4:00, Th - 8:30-5:30,
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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
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This Credit Union is federally insured by the National Credit Union Administration.



FCC | CONSUMER CONNECTIONS

Avoid Spoofing Scams

Phone scammers often disguise their identity by using illegal spoofing techniques to send false information to your caller ID display. To trick you into answering, spoofers may use local area codes and numbers that look familiar. Or they may impersonate a company you do business with, such as a local utility, or even a government agency.

Here are some good ways to avoid being spoofed:

- Don't answer calls from unknown numbers.
- If you answer and it's not who you expected, don't hang on, hang up.
- If a caller asks you to hit a button to stop getting calls, just hang up.
- Never assume an unexpected call is legitimate. Hang up and call back using a number you can verify on a bill, a statement, or an official website.
- Be suspicious. Con artists can be very convincing: They may ask innocuous questions, or sound threatening, or sometimes seem too good to be true.
- Don't give out personal information – account numbers, Social Security numbers or passwords – or answer security questions.
- Use extreme caution if you are being pressured for immediate payment.
- Ask your phone company about call blocking tools for landlines or apps for mobile devices.
- Report spoofing scams to law enforcement, the FCC and the FTC.



Learn more at fcc.gov/spoofing