RHODE ISLAND CREDIT UNION • JULY 2026

RI CREDIT UNION
More than just banking

Member Matters

SUMMER EDITION

MESSAGE FROM OUR PRESIDENT/CEO

Nancy L. Zeppa

As I write my first message to you as President/CEO, I want to begin by thanking David Suvall for his outstanding leadership, vision, and dedication. His contributions over his 45-year tenure have strengthened our Credit Union, deepened our commitment to our members, and advanced our mission in meaningful ways. On behalf of our entire team, I wish David a long retirement full of happiness and good health.

Having spent the past 49 years with the Credit Union, I am honored to step into this role. I have had the privilege of working alongside our talented employees and serving many of you directly, which has given me a deep appreciation for the trust you place in us. This transition represents a change in leadership, but not in the principles that have long guided our organization.

I want to reassure you that our focus remains the same: helping our members succeed. We will continue investing in technology, strengthening our financial position, enhancing the member experience, and supporting the communities we serve while staying true to our core values of honesty, commitment, empathy, trust, and respect.

Alongside this ongoing focus, keeping our members informed is a priority especially as we prepare for a significant operational change. As previously communicated, we are undertaking an important computer system conversion. Please review the details included in this communication regarding timing, impacts, and any planned downtime.

Thank you for your continued trust and membership. I look forward to serving you in my new role and helping our Credit Union continue to grow and thrive.

MESSAGE FROM OUR RETIRING PRESIDENT/CEO

David B. Suvall

As I previously shared, I have retired from my role as President/CEO of Rhode Island Credit Union but will remain until August 13, 2026. When I reflect on my time here, I first think about the people. I think about the members whose lives we have touched, the dedicated team by my side, and the communities we have strengthened.

I have had the privilege of working at a place built on the belief that people matter more than profits. Every decision we made was guided by a commitment to improving the financial lives of our members and communities. You trusted us with your savings, your first car loan, your home purchase and so much more over the years. Helping you has been very rewarding.

While retirement brings mixed emotions, I leave with tremendous pride in what we have accomplished together and great hope for the future. Our Credit Union is in excellent hands, supported by a dedicated Board of Directors and Supervisory Committee, and an outstanding staff committed to serving you with the same care and purpose we always have.

As I step away, I do so with great optimism. Our Credit Union is strong, our mission remains clear, and the future is bright. I know the values that have guided us for so many years will continue to shape the organization for generations to come. I am proud of our accomplishments and confident in the future of our Credit Union with Nancy L. Zeppa as my successor.

As I begin this new chapter, I want to thank you for your support and your belief in our Credit Union. It has truly been an honor to serve as your President/CEO.

> > > IMPORTANT INFORMATION < < <

CORE COMPUTER CONVERSION

FRIDAY, JULY 31, 2026 AT 4:00PM THROUGH SUNDAY, AUGUST 2, 2026

We are excited to provide you with an update on the details of our upcoming core computer conversion. This upgrade is designed to improve performance, provide better functionality, and position us for greater features and enhancements in the future. Please be assured that every effort is being made to ensure a smooth and seamless process with as little disruption as possible. As with any conversion, there will be some changes; however, we are confident that the overall impact will be positive.

We appreciate your patience during this important upgrade. Our staff will be available to answer any questions and assist you before, during, and after the conversion. We are providing ample training for our staff, but appreciate your patience post conversion as our staff gets acclimated to the new computer system.

Before and during conversion weekend, please visit ricreditunion.org/conversion for important updates.

IMPORTANT ACCOUNT ACCESS INFORMATION

During the conversion period, most account access will be unavailable including online and mobile banking. Credit cards will be fully functional during the conversion; however, you will have very limited debit card and ATM access.

Please be prepared with cash and other payment options.

POST CONVERSION INFORMATION

Once you have account access post conversion, there will be no change to your log on credentials for online and mobile banking. You will continue to use your existing credit and debit cards.

DIVIDEND AND STATEMENT CHANGE

Please note that all members will receive a statement for the period ending July 31, 2026 with dividends posted through that date.

To facilitate our core computer conversion, all locations will close at 4:00pm on Friday, July 31, 2026. Most account access will be unavailable through August 2, 2026.

FAQs

Will I have access to my account history?

Transaction history prior to the conversion will not be available through Online and Mobile Banking. Please print or save any transaction history you want to retain.

Electronic statements will still be available through Online Banking.

Will the Credit Union have access to my account history?

Yes, the Credit Union will have access to your account history and statements.

Will I be able to make my loan payment through the loan payment portal during conversion weekend?

No, you will not be able to access the loan payment portal from Friday, July 31, 2026 at 4:00pm through end of day Sunday, August 2, 2026.

Will there be any change to my account number?

Your account number will remain the same. Your Prime Share Account suffix will change from 00 to 01. If you have an Investment Plus Checking Account, the new suffix will be 82. If you have a Non-Personal Checking Account, the new suffix will be 83.

Will ACH transactions be impacted?

Any pending ACH credits or debits will be posted on Friday, July 31, 2026. If we require you to make any changes, you will be notified.

Are there any changes to Express Service Phone 24 {ESP24)?

At your first log in after conversion, you will be prompted to select a new PIN. Please listen carefully as the menu options will be different.

Will account descriptions remain the same?

Some account descriptions may change. We will provide detailed information when available.

Will I need to do anything after the conversion?

When visiting a branch in person, you will be asked to provide your driver's license for scanning into our new system, which can be completed at the teller window or member services. You may also be asked to have your photo and signature captured.

Helping make wishes come true!

Donations collected at our Community Shred Event held at our Warwick Headquarters were delivered to Children's Wishes. Children's Wishes grants wishes to Rhode Island children who are facing a life-threatening medical condition.

During the event, attendees generously donated books, coloring books, crayons, art supplies, and many other items for the children to enjoy.

Bowling for charity is right up our alley!

We were proud to participate in the Credit Unions of Rhode Island Annual Bowling Tournament to benefit Special Olympics Rhode Island. Thanks to the generosity of our staff and the bowler sponsors, we raised almost $6,000!

Each of our six teams included three of our employees and one very Special Olympian. We are thankful for the opportunity to witness their spirit, determination and athleticism. The event was a huge success raising over $23,000.

Thank you to all our bowlers and their commitment to fundraising.

Suvall Honored

We are proud to share that David B. Suvall, Retiring President/CEO was recognized by the Rhode Island Interscholastic League as a recipient of the 2026 Distinguished Service Award.

This honor reflects outstanding dedication, leadership, and a commitment to supporting student-athletes and high school athletics across Rhode Island.

Congratulations on this well deserved achievement!

IMPORTANT FEE CHANGE

Please be advised that effective April 22, 2026, the following fees were eliminated.

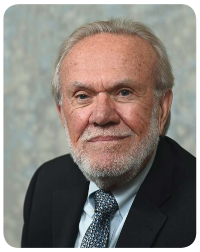
- Prime Share No Account Relationship Fee: $3.00 per quarter if a $100 daily balance is not maintained and the member has no other account relationships
- Prime Share Account Reopening Fee: $25.00 if the account is closed and reopened within a twelve (12) month period

★ ★ ★ ANNUAL MEETING AND ELECTION ★ ★ ★

At the 80th Annual Meeting and Election of Officers of Rhode Island Credit Union, elected to the Board of Directors for a three year term were LeRoy V. Rose, Jr., Roger A. Pincince and Robert E. Christie. Elected to the Supervisory Committee for a three year term was Michael F. Canole and elected to a two year term was Richard P. Smith.

LeRoy V. Rose, Jr.
Board of Directors

Roger A. Pincince
Board of Directors



Robert E. Christie
Board of Directors

Michael F. Canole
Supervisory Committee

Richard P. Smith
Supervisory Committee

YOUR LEADERSHIP

BOARD OF DIRECTORS

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

SUPERVISORY COMMITTEE

Michael F. Canole	Chair
Nathan W. Biah	Member
Richard P. Smith	Member

CREDIT COMMITTEE

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

RI CREDIT UNION®
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BRANCH LOCATIONS

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

MAILING ADDRESS

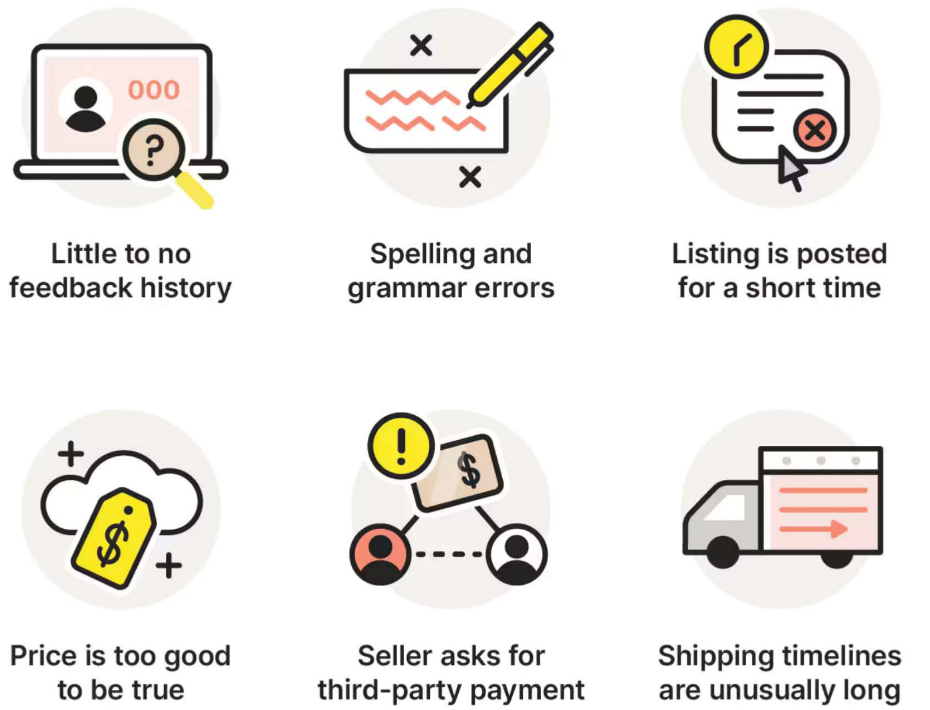
95 Jefferson Boulevard, Warwick, RI 02888

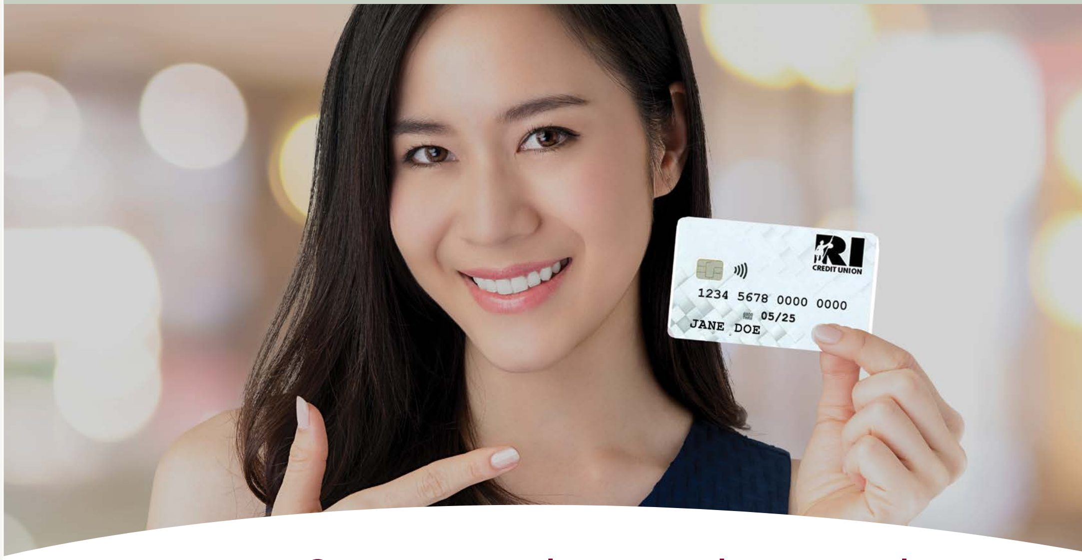
Express Service Phone 24
401.351.7760

ricreditunion.org

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

6 Signs of an eBay Scam





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.