



NEWSLETTER

Quarter 3 | 2021

- P1. Message From The President
 - HELOC Loans
 - A Few Fun Facts About Money
 - Recreational Loan
 - Mobile App
- P2. Our Staff
 - VISA® Credit Card
 - WOW Promotional Rates
 - Current Deposit Rates
 - Auto Loan
 - Mortgage Loan

Message From The President

As these summer months approach, and on behalf of Richmond Virginia Fire Police Credit Union, let us express our appreciation for all of our first responders who sacrifice so much each day to keep our community protected.

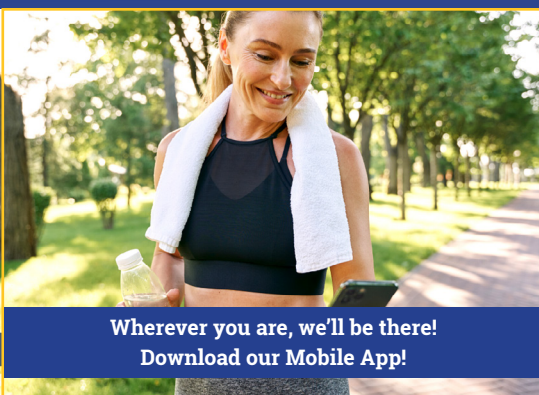
These individuals and organizations have bravely gone above and beyond, and we at Richmond Virginia Fire Police Credit Union are humbled by the opportunity to support their important work by providing first-class financial services and products. Thank you for not only your membership but for your courage, compassion, and selflessness, unlike anything we've seen.

As we near the end of quarter two, lean on us for a change. Whether you're getting your children ready for school, need a vacation, or are searching for a new home, let us support you. Thank you for all that you do and for being a part of our credit union family.



Home is where you park the RV.

There are so many things to do and so many places to see! With the help of a Recreational Loan from us, you can start planning your audacious road trip across the country.



Wherever you are, we'll be there! Download our Mobile App!

For life's little projects.



Your home can do more for you than you think! When you apply for a Home Equity or HELOC with Richmond Virginia Fire Police Credit Union, you can use your home's existing equity to finance your next home project! You can even use a Home Equity or HELOC for long-term expenses like medical bills or college tuition.

A Few Fun Facts About Money

- Coins have ridges to protect against counterfeiting.
- A dollar bill only lasts 18 months before it wears out.
- Living presidents are banned from having their faces on currency.
- The first woman to appear on U.S. coins wasn't even American.
- The U.S. Mint isn't the only place where money is produced.
- 95% of all the new money being printed is used to replace U.S. dollars that wind up overseas.

Source: www.businessinsider.com/10-fascinating-facts-about-money-2013-7



HOLIDAY CLOSURES

Independence Day
Monday, July 5

Labor Day
Monday, September 6

Our Staff

Jasmine Parham – Option 1
Member Service Rep - Extension 205

Chemeka Williams – Option 1
Member Service Rep (Part-time) - Extension 204

Cheryl Northam – Option 2
Loan Officer - Extension 206

Robert Jones – Option 2
Loan Officer (Part-time) - Extension 104

Christina Bridgers – Option 3
ACH Specialist - Extension 105

Suzanne Runge – Option 3
Operations Officer - Extension 202

Iris Ellis – Option 3 - President - Extension 208

A card that always has your back.

Finally - a credit card that doesn't put you at risk! Our VISA® Credit Cards offer FIXED rates from 7.90% to 13.90% APR*, and below-average APRs that will make them easy to trust. Our credit cards also require no annual fees and are internationally accepted for your overseas travels.

*APR = ANNUAL PERCENTAGE RATE.



WOW PROMOTIONAL RATES

WOW!!!! We have slashed our rates.

Even if your credit is not A+, contact us!

Auto Purchase or Refinance* Loans	% APR
Terms up to 60 months.....	2.24% to 5.99%
61-72 months.....	3.24% to 6.99%
73-84 months.....	4.24% to 7.99%

Recreational Vehicle Purchase and Refinance* Loans	
Up to 60 months.....	3.69% to 6.69%
61 - 84 months	3.82% to 6.17%
85 - 120 months	3.94% to 6.39%

Personal** Loans	
12 months.....	4.25% to 7.00%
13 to 24 months.....	4.75% to 7.50%
25 to 36 months.....	5.25% to 8.00%

Home Equity Loans	
Up to 60 months (Closed End – Fixed Rate)	4.25%
61 - 120 months	5.25%
Up to 180 months (Open-End – Variable Rate – Wall Street Prime).....	3.25%

NEW LIMITED OFFER - HOME MORTGAGE LOANS
Finance your home purchase with us!! Fixed rate: Based on Wall Street Journal Prime (3.25% on 6/16/21). Maximum term 20 years No Points Credit Union pays a portion of closing costs

* These rates are available on vehicles purchased and financed with competitors 6 months (January 1, 2021 to June 30, 2021).
** New money only. Excludes dollars owed the credit union currently.
Restrictions may apply. All loans subject to normal underwriting guidelines. Promotion expires September 30, 2021



Let's go off-roading this summer and explore the great outdoors! With an Auto Loan from Richmond Virginia Fire Police Credit Union, you'll receive such low-interest rates that you won't mind getting your vehicle down and dirty.



Welcome Home!

Richmond Virginia Fire Police Credit Union offers a wide variety of mortgage products to fit individual member needs. Visit our website for more information on rates and terms!

Current Deposit Rates

RATE CHART EFFECTIVE 01/01/2021

IRA and Certificate rates are for renewals only.

New IRA and new Certificates have been suspended until further notice.

Account Types	Minimum Opening Deposit	Minimum Balance to earn dividends	Dividend Rate	Annual Percentage Yield (APY)**
Regular Savings & Club Accounts	\$5.00	\$100.00	0.05%*	0.05%*
Kid Club Account	\$5.00	\$5.00	0.05%*	0.05%*
6 MONTH CDs will renew at 0.15% APR	\$500.00	\$500.00	0.15%*	0.15%*
1 YEAR CDs will renew at 0.40% APR	\$500.00	\$1000.00	0.40%*	0.40%*
3 YEAR CDs will renew at 0.65% APR	\$500.00	\$1000.00	0.65%*	0.065%*
Checking	\$5.00	\$2,000.00	0.05%*	0.05%*
IRA Savings (Traditional, Roth, & Coverdell)	\$5.00	\$5.00	0.20%*	0.20%*

Important Disclosures
All Accounts: fees may reduce earnings on your accounts. SAVINGS CERTIFICATES & IRAs: a penalty may be imposed for early withdrawals. CHECKING & SAVINGS ACCOUNTS: APYs may change after account is opened.

*APR = ANNUAL PERCENTAGE RATE. APR DOES NOT FLUCTUATE WITH CHANGES TO AN INDEX. THIS DOES NOT MEAN THAT THE INTEREST RATE WILL NEVER CHANGE, BUT RICHMOND VIRGINIA FIRE POLICE CREDIT UNION