



# NEWSLETTER

Quarter 4 | 2023

- P1. Message From the President  
Shop Smart and Save Big  
Safeguard Your Savings  
Holiday Closures  
Give Your Wallet a Holiday Treat  
How to Build Credit While  
Holiday Shopping  
Black Friday Budgeting Tips
- P2. Your Equity, Your Future  
Cybersecurity Tips for Holiday  
Travel  
Adventure Awaits  
Our Staff  
Drive Into the Holidays  
Home Sweet Loan  
Current Deposit Rates

## Message From The President

To Our Member-Owners:

At Richmond Virginia Fire Police Credit Union, we are grateful for your continued support as we serve the community with pride. As the CEO, I want to express my heartfelt appreciation for entrusting us with your financial needs.

Looking ahead, we remain committed to elevating your banking experience. Our focus is on providing innovative digital services that cater to your unique requirements, making financial management convenient and seamless.

Financial stability and flexibility are essential to all our members. We strive to offer competitive products and rates to support your financial goals, whether you're planning for the future or facing unexpected challenges.

Your feedback is invaluable in shaping our services. We are dedicated to listening and learning, evolving to exceed your expectations and meet your evolving needs.

Thank you for being part of our financial family. As your trusted financial partner, we look forward to serving you and supporting your financial journey.



### SHOP SMART AND SAVE BIG!

Unwrap the magic of smart holiday shopping with our Visa® Credit Card! Enjoy fixed rates, below average APRs, no annual fees, and more!

[APPLY ONLINE TODAY](#)



### GIVE YOUR WALLET A HOLIDAY TREAT!

Our skip-a-pay offer is here to sprinkle some extra cheer on your festive season! Enjoy the gift of financial flexibility by skipping your loan payment this holiday season.

### SAFEGUARD YOUR SAVINGS!

Turn your savings into opportunity! With our savings secured loan, you can access funds while keeping your savings intact.

### HOW TO BUILD CREDIT WHILE HOLIDAY SHOPPING

- Know your credit score and check your report
- Ask for a credit card limit increase
- Create a holiday spending budget
- Pay down your debt ahead of time
- Guard your financial information and identity



### Holiday Closures

#### Indigenous Peoples' Day

Monday, October 9

#### Election Day

Tuesday, November 7

#### Thanksgiving

Thursday and Friday, November 23-24

#### Christmas Day

Friday-Monday, December 22-25

#### New Year's Day

Monday, January 1

### BLACK FRIDAY BUDGETING TIPS

To make the most of your Black Friday while staying financially responsible, follow these savvy tips:

- Set a realistic budget by considering your essential expenses and savings
- Create a shopping list of items you genuinely need or have planned for
- Research deals in advance to compare prices and plan your strategy
- Embrace online shopping for convenience and exclusive discounts
- Subscribe to newsletters and social media for early updates on deals
- Utilize cashback and rewards credit cards responsibly
- Check for price-match policies to save time and money
- Avoid impulse buying by staying disciplined with your shopping list

## YOUR EQUITY, YOUR FUTURE!

Home is where the equity is! Unlock the door to endless possibilities with our HELOC promotion. Renovate, invest, or simply make dreams come true - it's all within reach!

[LEARN MORE](#)



### Our Staff

- Iris Ellis**, CEO/President, Ext. 208
- Suzanne Runge**, Operations Officer, Ext. 202
- Christina Bridgers**, Accountant, Ext. 105
- Jey Johnson**, Loan Officer, Ext. 206
- Jerel Harvey**, Mortgage Officer, Ext. 201
- Linda Worsley**, Member Service, Ext. 205

**We currently have an opening on the Supervisory Committee.**

**To learn more, visit: [firepolicecu.org](http://firepolicecu.org)**

## CYBERSECURITY TIPS FOR HOLIDAY TRAVEL

Holiday travel brings joy and excitement, but it's essential to stay vigilant against cyber threats while on the go. Follow these essential tips to protect yourself and your devices:

- 1. Secure Your Devices:** Update all devices with the latest security patches and antivirus software.
- 2. Strong Passwords and MFA:** Use strong, unique passwords for each account and enable multi-factor authentication.
- 3. Be Cautious with Public Wi-Fi:** Avoid sensitive activities on public Wi-Fi and consider using a VPN.
- 4. Disable Automatic Wi-Fi Connections:** Prevent unknowingly connecting to malicious networks by disabling automatic connections.
- 5. Beware of Suspicious Emails and Messages:** Verify senders and avoid clicking on suspicious links or downloading unknown attachments.
- 6. Use Secure Payment Methods:** Opt for credit cards or reputable mobile payment platforms for safe transactions.
- 7. Back-Up Your Data:** Prioritize backing up important data to secure locations to prevent loss or theft issues.



## DRIVE INTO THE HOLIDAYS!

Turn your drive into a thrilling journey! From new and used vehicles, motorcycles, boats, and RVs, we've got the keys to your next adventure.

[LEARN MORE ON OUR WEBSITE](#)



## ADVENTURE AWAITS!

Wrap up your dream vacation this holiday season with our vacation loan! Let the magic of the season take you to new destinations and unforgettable experiences.

[APPLY TODAY!](#)

## HOME SWEET LOAN!

Whether you're a first-time buyer or looking to optimize your current mortgage loan, our tailored solutions will help you make the most of your investment.



## Current Deposit Rates

RATE CHART EFFECTIVE 10/01/2023

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)**	
<b>Regular Savings &amp; Club Accounts</b>	\$5.00	\$100.00	0.50%*	0.50%*	Quarterly
<b>Kid Club Account</b>	\$5.00	\$5.00	0.50%*	0.50%*	Quarterly
<b>6-MONTH CDs will renew at 1.15% APR</b>	\$500.00	\$500.00	2.00%*	2.020%*	Quarterly
<b>1-YEAR CDs will renew at 1.60% APR</b>	\$500.00	\$1,000.00	2.25%*	2.275%*	Quarterly
<b>3-YEAR CDs will renew at 2.15% APR</b>	\$500.00	\$1,000.00	2.75%*	2.788%*	Quarterly
<b>Checking</b>	\$5.00	\$2,000.00	0.25%*	0.25%*	Quarterly
<b>IRA Savings (Traditional, Roth, &amp; Coverdell)</b>	\$5.00	\$5.00	0.50%*	0.50%*	Quarterly

### 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 MUST NOTIFY YOU BEFORE THE CHANGE OCCURS, AND IN MOST CIRCUMSTANCES CAN APPLY THE HIGHER RATE ONLY TO PURCHASES AND OTHER TRANSACTIONS YOU MAKE AFTER YOU GET THE NOTICE.  
\*\*APY = ANNUAL PERCENTAGE YIELD. RATES ARE SUBJECT TO CHANGE AT ANY TIME AND ARE NOT GUARANTEED.