



NEWSLETTER

Quarter 3 | 2022

- P1. Message From The President
- Skip-A-Payment
- Boat Loan
- 5 Ways To Keep Your Family Healthy And Active This Season
- Mobile App
- Auto Loan

- P2. Your Dream Getaway!
- Our Staff
- Drive Away In Style
- Sizzling Summer Savings
- Current Deposit Rates

Message From The President

To Our Member Owners:

Thank you for serving and protecting us. That’s why we design our products and services to serve you. Helping you develop a strong financial life is a priority for us. So, whether you’re looking for a new home, need to refinance your home or auto loan, or want the best credit card with the best rate, we have everything you need for banking success.

We appreciate you being a member of the Richmond Virginia Fire Police Credit Union family, and we’re always here to protect and serve you!

ARE YOU HAVING A TOUGH MONTH?

With the skip-a-payment program from Richmond Virginia Fire Police Credit Union, you’ll get to miss one of your loan payments during a time of need. We’re always here to help you succeed, especially when you need it the most!



We’re now mobile, so why aren’t you? Download our mobile app today to deposit checks, transfer funds, and bank on the go with us! We’ll always be in your pocket, even when you’re out of town. From the app store, download RVA Fire Police Credit Union application.



Let our low rates lure you in!

We are here to help you keep your dreams afloat. Apply for a boat loan with us today, and we’ll lure you in with a low rate and the best deal on the boat you love!

5 Ways To Keep Your Family Healthy And Active This Season

1. **Eat healthy:** Take advantage of summer’s fruit and veggie bounty and eat the rainbow.
2. **Drink water:** Water is a natural, healthy, and sugar-free way to stay hydrated during these warmer months.
3. **Move more:** Kids need at least 60 minutes of physical activity per day, and adults need at least 30 minutes to stay healthy.
4. **Be food safe:** Regularly washing hands with soap and water is important. It is best practice to separate surfaces while cooking to keep raw seafood, meat, and poultry away from fresh produce.
5. **Protect from the sun:** Whether you’re going for a short walk or spending a day at the beach, be smart and lather up with SPF 30 or higher.

Hold on to the car you love.



If you love your car, you should make sure that you’re getting the best deal. Refinance your auto loan today with us, and we’ll help you save more money this year! We’re here to help you get the most out of your car.

[LEARN MORE ON OUR WEBSITE](#)

Your dream getaway!

When was the last time you went on a getaway? With Richmond Virginia Fire Police Credit Union, any location can be your destination! Apply for a personal loan today, and you'll be on your way to paradise before you know it.

[LEARN MORE ON OUR WEBSITE](#)



Our Staff

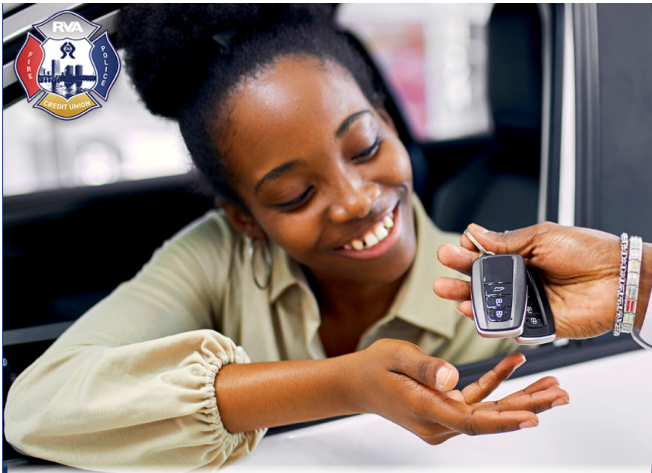
Cheryl Northam – Option 2
Loan Officer - Extension 206

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



DRIVE AWAY IN STYLE!

Summer is almost here, which means now is the best time to buy a new car! Apply for an auto loan with Richmond VA Fire Police CU, and we'll help you get the best deal and the lowest rate on the perfect vehicle for your needs. With us, you'll always be on the move!

[LEARN MORE ON OUR WEBSITE](#)

Sizzling Summer Savings! PROMOTIONAL RATES

We have slashed our rates. Even if your credit is not A+, contact us!

Automobile and Motorcycle* % APR

Up to 48 months.....	1.99% to 5.24%
49 - 60 months	2.24% to 5.99%
61 - 72 months	3.24% to 6.99%
72 - 84 months	4.24% to 7.99%

Recreational Vehicle and Watercraft

Up to 48 months.....	3.55% to 6.69%
9 - 60 months	3.69% to 6.69%
61 - 72 months	3.82% to 6.17%
72 - 84 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%

VISA Credit Card

2.99% APR for 12 months when you transfer an existing balance to RVA-FPCU's credit card between June 1 and August 31, 2022. FIXED rate for purchases as low as 7.90% APR with NO Annual Fee.

Home Equity Loans

Open-End Lines of Credit: Rates starts at 3.75% APR and adjust semi-annually (January 1 / July 1) based on the Wall Street Journal's Prime (currently 4.00% APR). **Closed-End:** Fixed Rates as low as 5.00% APR; terms to 10 years.

*Rates will increase by .25% if no autopay or direct deposit. ** These rates are available on vehicles purchased and financed with competitors 6 months (October 2021 through March 2022).

*** New money only. Excludes dollars owed the credit union currently. Restrictions may apply. All loans subject to normal underwriting guidelines.



Credit Union Closures

Independence Day: Monday, July 4

Labor Day: Monday, September 5

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	\$1,000.00.....	0.40%*	0.40%*
3 YEAR CDs will renew at 0.65% APR	\$500.00	\$1,000.00.....	0.65%*	0.65%*
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 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.