



More than just banking

# Member Matters

FALL EDITION



## MESSAGE FROM THE PRESIDENT/CEO

David B. Suvall

From my last newsletter message to this newsletter message, we are still living with the pandemic and adjusting to our new sense of a normal life. COVID-19 required us all to take a step back. We're now focused on helping our members and employees

cope with social distancing measures and new safety precautions, implementing changes to the way we serve members, and adjusting to the economic uncertainty that has impacted our members and community. During this evolving situation, our main priority is the health and safety of our members, our employees, and our communities. We have had to make some necessary operational adjustments that may have caused you inconvenience, but we're grateful for your patience and understanding as we navigate the virus and help slow the spread.

As we continue to monitor the impact of COVID-19, I want to assure you that Rhode Island Credit Union is here to serve your financial needs. Fortunately, as we entered this pandemic, we were and remain in a strong financial position to weather this storm. Now more than ever, the entire Rhode Island Credit Union team remains committed to assisting you during these uncertain times.

Like you, we are looking forward to the end of COVID-19 and hopeful that in 2021 we can resume life in a more normal and familiar manner. 2021 is also a big year for the Rhode Island Credit Union family as we celebrate 75 years of serving our members. From the first member we served in 1946 to each new member we welcome today, we are committed to cultivating your financial success.

I wish you a very happy and healthy holiday season and look forward to celebrating in 2021!

## Thanks-for-Giving

From October 12th – November 13th, we'll be collecting non-perishable food in all our branch locations to donate to local food pantries and soup kitchens in the communities we serve.

Especially at this time, your donations will be greatly appreciated to help ensure a happy, healthy, and nourishing holiday season for those in need.

# Holiday Skip-A-Payment Program

Watch your mailbox in November because you may be eligible to take advantage of our Holiday Skip-A-Payment Program, which allows you to skip your December loan payments. Enjoy some extra holiday spending money by simply completing the form you receive and returning it to us with the processing fee.

This offer is valid only for Vehicle and Personal Unsecured Loans in good standing and with at least 6 months of payment activity. A \$30 processing fee per loan applies.



## Auto Loan

RATES AS LOW AS

# 2.69% APR\*

RATES AVAILABLE FOR  
ALL CREDIT QUALITY

\*Annual Percentage Rate (APR) is for new auto loans with terms up to 42 months. The monthly payment for a 42-month loan is \$24.98 per \$1,000 borrowed. Rate based on individual creditworthiness and subject to change without notice. Other rates and terms available for new and used autos. Certain restrictions apply.

## Christmas Club Transfers

Your Christmas Club funds will be automatically transferred to your checking account (or savings account if you don't have a checking account) at the close of business on October 16th.

Existing Christmas Clubs will automatically renew on October 19th.



## ANNUAL MEETING AND ELECTION

At the 74th Annual Meeting and Election of Officers of Rhode Island Credit Union, elected to the Board of Directors for a three year term were Herve Champagne, Jr., R. Gary Clark, and Paul V. Filippone. Elected to the Supervisory Committee for a three year term was Robert E. Christie and elected for a two year term was Roger A. Pincince.



Herve Champagne, Jr.  
Board of Directors



R. Gary Clark  
Board of Directors



Paul V. Filippone  
Board of Directors



Robert E. Christie  
Supervisory Committee



Roger A. Pincince  
Supervisory Committee



# SHRED DAYS

Help protect your identity from fraud.  
Dispose of your documents safely and responsibly.

Protecting your information is very important to us. That's why we are offering the following free Shred Days for you to bring any personal documents you would like securely destroyed.

October 10, 2020  
PASCOAG BRANCH  
60 North Main Street  
10:00 am – 12:00 pm

Please bring a donation of canned dog food, soft dog treats, paper towels, hand sanitizer, or a monetary donation to support Burrillville Animal Shelter.



October 17, 2020  
PROVIDENCE BRANCH  
160 Francis Street  
10:00 am – 12:00 pm

Please bring a donation of non-perishable food to benefit Community Action Partnership of Providence.

October 24, 2020  
CRANSTON BRANCH  
860 Reservoir Avenue  
10:00 am – 12:00 pm

Please bring a donation of dry and canned cat and dog food, kitty litter, cat and dog toys, cat and dog treats, or food and water bowls to support Providence Animal Rescue League.

October 24, 2020  
PAWTUCKET BRANCH  
594 Central Ave  
10:00 am – 12:00 pm

Please bring a donation of pencils, erasers, backpacks, colored pencils, glue sticks, notebooks, crayons, markers, tissues, copy paper, or antibacterial hand sanitizer to support Pawtucket elementary schools.

October 31, 2020  
BRISTOL BRANCH  
390 Metacom Avenue  
10:00 am – 12:00 pm

Please bring a donation of canned and dry cat and dog food, dog beds, old sheets, blankets, or towels for the Bristol Animal Shelter.

Shred days are for personal documents only – no business or commercial shredding.  
To best serve all attendees, a maximum of 4 bags or boxes will be accepted.

## RHODE ISLAND CREDIT UNION SCHOLARSHIP PROGRAM

Congratulations to the 2020 Rhode Island Credit Union Scholarship winners. Receiving \$1,000 College Scholarships were Kaitlyn Fitzgerald, Jessica Imbriglio, Kaia Faria, Sebastiane Wall, and Sybil Eklof.

Although freshman year will be different and faced with unique challenges, we wish the winners and the other scholarship applicants the best of luck in college!



# YOUR LEADERSHIP

## BOARD OF DIRECTORS

Ernest A. DeAngelis	Chair
Paul V. Valliere	1st Vice Chair
Paul V. Filippone	Treasurer
Robert P. Gemma	Secretary
Herve Champagne, Jr.	Assistant Treasurer
Jane F. Correia	Assistant Secretary
R. Gary Clark	2nd Vice Chairperson
Beverly A. Dwyer	2nd Vice Chairperson
Henry A. Godin, Jr.	2nd Vice Chairperson

## SUPERVISORY COMMITTEE

Robert E. Christie	Chair
Dennis B. Tripodi	Member
Roger A. Pincince	Member

## CREDIT COMMITTEE

Nancy L. Zeppa	Member
Maureen K. Jendzejec	Member
Janice M. Kluge	Member



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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 - 8:30-6:00,  
Fri - 8:30-7:00

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 - 8:30-7:00

594 Central Ave, 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  
401.351.7760

www.ricreditunion.org



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

# Contact tracing call?

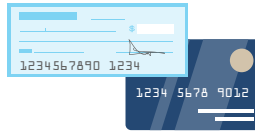
## 5 things to know

A contact tracer from your state health department might call if you've been exposed to COVID-19. But scammers are pretending to be contact tracers, too. Here's how you can spot the scam.



### Real contact tracers won't ask you for money.

Only scammers insist on payment by gift card, money transfer, or cryptocurrency.



### Contact tracing doesn't require your bank account or credit card number.

Never share account information with anybody who contacts you asking for it.



### Legitimate contact tracers will never ask for your Social Security number.

Never give any part of your Social Security number to anyone who contacts you.



### Your immigration status doesn't matter for contact tracing, so real tracers won't ask.

If they do, you can bet it's a scam.



### Do not click on a link in a text or email.

Doing so can download malware onto your device.

Talking to a real contact tracer helps stop the spread of COVID-19. Reporting scammers helps stop them, too. Report fake contact tracers to your state and at [ftc.gov/complaint](https://www.ftc.gov/complaint).



FEDERAL TRADE COMMISSION

For more information about contact tracing visit your state health department's website and

[ftc.gov/coronavirus/scams](https://www.ftc.gov/coronavirus/scams)

Good financial habits should start at a young age.  
Open a Youth Account to get started on the right path.



Visit [www.ricreditunion.org](https://www.ricreditunion.org) for more information.