



Member Matters

FALL EDITION

MESSAGE FROM THE PRESIDENT/CEO

David B. Suvall



Have you ever noticed that all the television commercials for credit cards seem to only talk about card rewards? Many feature famous people informing you about the rewards offered on the large bank credit cards but oddly seem to never mention important factors in choosing a credit card such as fees and annual percentage rates. I would imagine that if they had a favorable, consumer friendly offer, you would hear it in their advertisement. The likelihood is that rewards are the only positive aspect of their card.

As consumers, you are flooded with credit card offers on television, radio and directly in your mailbox. Many of these enticing offers have introductory rates for balance transfers. These balance transfer promotions with low interest rates may bury the balance transfer fee within the fine print in hopes that you won't see it. Most offers featuring a low or even 0% annual percentage rate are combined with balance transfer fees of up to 5%. These fees translate to an immediate cost to you. A Rhode Island Credit Union VISA® Rewards Credit Card may be a better option. Since our card has no balance transfer fees, there is no upfront cost to you.

The other concern with most of these offers is that after an introductory period, annual percentage rates often increase significantly. I encourage you to look at your credit card statement to see what annual percentage rate you are being charged. If your card is with another lender, there's a good chance you may be paying an annual percentage rate up to 23% or even higher on your credit card balances. In addition to rates and fees, evaluate the rewards. It is possible that your rewards are limited to just airline miles, one hotel chain or only a cash back option. Our VISA® Rewards Credit Card gives you multiple reward redemption options ... cash, gift cards, travel or merchandise.

It just might be time to consider a Rhode Island Credit Union VISA® Rewards Credit Card which offers very competitive non-variable annual percentage rates, no annual fees or balance transfer fees and flexible rewards. The right choice of a credit card can save you money and allow you to earn valuable rewards. Apply for a Rhode Island Credit Union VISA® Rewards Credit Card today and take advantage of our introductory rate on purchases and balance transfers. Learn more at www.ricreditunion.org.

Wishing you and your family a happy and healthy holiday season!

SHRED DAYS

Protecting your information is very important to us. Join us at a free Shred Day and bring any personal documents you would like destroyed.

OCTOBER 16, 2021
BRISTOL BRANCH
 390 Metacom Avenue
 10:00 am – 12:00 pm

OCTOBER 16, 2021
PAWTUCKET BRANCH
 594 Central Avenue
 10:00 am – 12:00 pm

OCTOBER 23, 2021
PROVIDENCE BRANCH
 160 Francis Street
 10:00 am – 12:00 pm

OCTOBER 23, 2021
PASCOAG BRANCH
 60 North Main Street
 10:00 am – 12:00 pm

OCTOBER 30, 2021
CRANSTON BRANCH
 860 Reservoir Avenue
 10:00 am – 12:00 pm

Please bring a donation of non-perishable food to benefit local food pantries.

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.

75th Anniversary Community Giving Continues



Our CEO David Suvall presented 75 \$10 Panera Gift Cards to Miriam Plitt and Maria Gemma-Corcelli from Gloria Gemma Breast Cancer Resource Foundation. The "Cheer Me Up" gift cards are given to those in need of a little lift to their spirits.



The Comprehensive Community Action Program (CCAP) is dedicated to fighting the war on poverty. To meet their need for personal care items, Stacy Arnold, Branch Support Manager and Tami Jackvony, Cranston Branch Manager delivered 75 items including soap, shampoo, deodorant, razors, and shaving cream.



We love our friends and members at the Veterans Home and included them in our 75th Anniversary donations! Bristol Assistant Branch Manager Kim Kelly presented residents James and Ernie with 75 new belts, shirts and pants to share with their fellow Veterans!



It was our pleasure to donate 75 beautiful new children's coats to Children's Friend & Service. Providence Branch Manager Jo-Anna Zackarian delivered the coats to Stacy and Shannon who were so appreciative for the donation.



Pawtucket Branch Manager Elizabeth Cordeiro delivered 75 backpacks to Lyman B. Goff Middle School. We hope the students have a great school year!



We hope our donation of 75 blankets to Crossroads Rhode Island will help keep the homeless warm and comforted. We love celebrating our 75th Anniversary by supporting such wonderful organizations that serve our communities!

RHODE ISLAND CREDIT UNION SCHOLARSHIP PROGRAM

Congratulations to the 2021 Rhode Island Credit Union Scholarship winners. Receiving \$1,000 College Scholarships were Gabriella Athaide, Katharine Bianchi, David Moretti, Sophia Bianchi and Emily Fasteson.

We wish the winners and the other scholarship applicants the best of luck in college!



Our pop-up COVID-19 vaccination clinics in our Providence, Cranston and Pawtucket locations were a huge success. Thank you to those who attended as well as the staff and volunteers that administered the vaccines.

Food Truck Festivities

Food truck events for our staff, members and community were part of our 75th Anniversary at our branch locations and a great time was had by all! Our Pawtucket Branch served cupcakes from Sarcastic Sweets. The Hot Potato food truck served enormous stuffed potatoes at our Providence Branch. Delicious sundaes and ice cream sandwiches from Atomic Blondes Ice Cream were served in Bristol. The Pascoag Branch enjoyed coffee, lattes, lemonades and pastry from Presto Strange O Coffee Truck and the Cranston Branch feasted on pierogi from Pierogity Food Truck.



— IMPORTANT REMINDER —

Changes to our Online Loan Payment Portal

A mandatory account validation process will take place in early November for all unregistered users of our Online Loan Payment Portal. Also, the Express Pay option will no longer be available. Please register now!

YOUR LEADERSHIP

BOARD OF DIRECTORS

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



URI CREDIT UNION CELEBRATING 75 YEARS 1946 2021

More than just banking

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

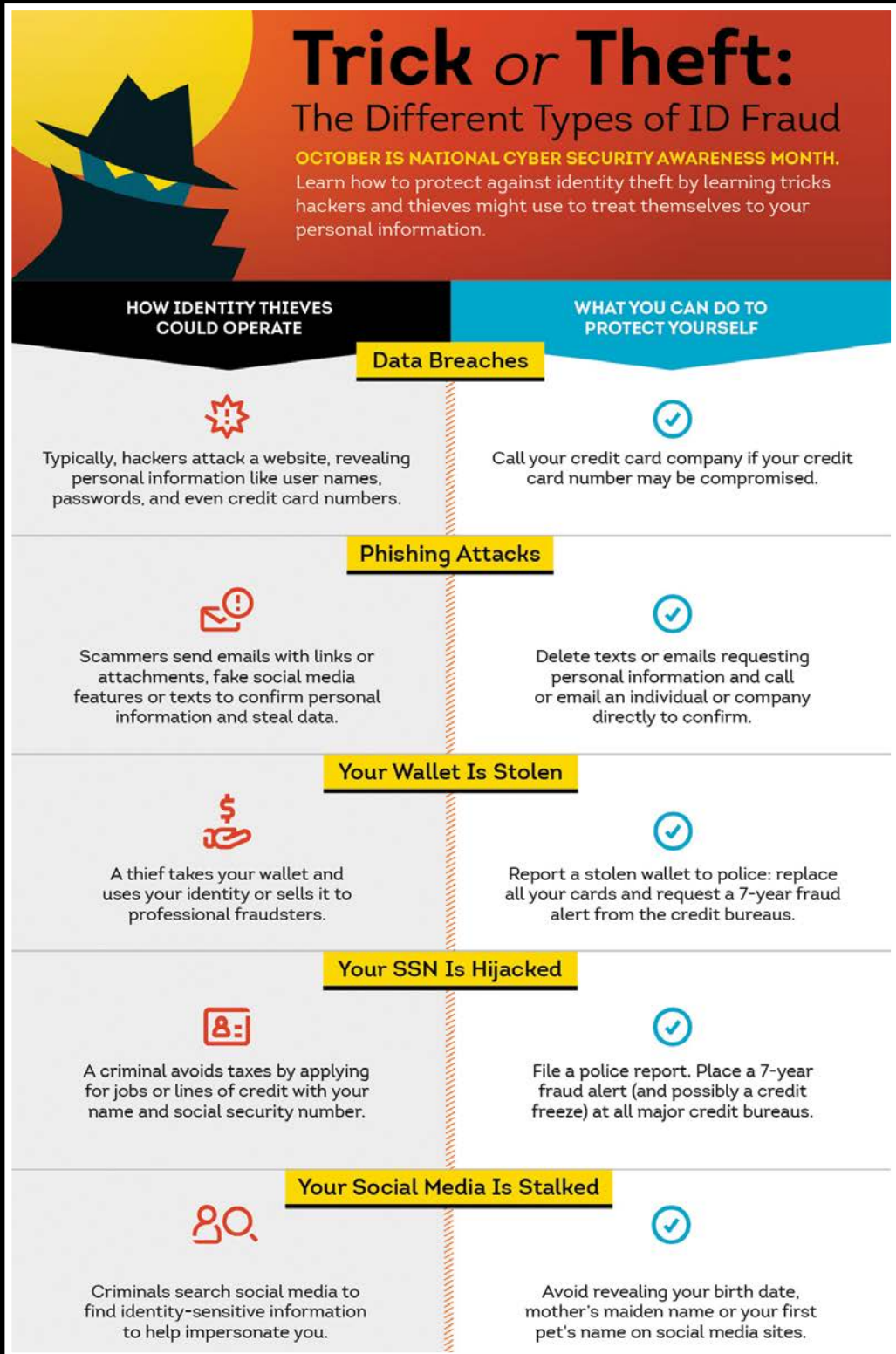
594 Central Avenue, Pawtucket, RI 02861
 401.722.8236 • Fax 401.729.0027
 M, T, W - 8:30-4:30, Th - Fri 8:30-5:00

Express Service Phone 24
 401.351.7760

www.ricreditunion.org













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



Trick or Theft:

The Different Types of ID Fraud

OCTOBER IS NATIONAL CYBER SECURITY AWARENESS MONTH.
 Learn how to protect against identity theft by learning tricks hackers and thieves might use to treat themselves to your personal information.

HOW IDENTITY THIEVES COULD OPERATE	WHAT YOU CAN DO TO PROTECT YOURSELF
Data Breaches  Typically, hackers attack a website, revealing personal information like user names, passwords, and even credit card numbers.	 Call your credit card company if your credit card number may be compromised.
Phishing Attacks  Scammers send emails with links or attachments, fake social media features or texts to confirm personal information and steal data.	 Delete texts or emails requesting personal information and call or email an individual or company directly to confirm.
Your Wallet Is Stolen  A thief takes your wallet and uses your identity or sells it to professional fraudsters.	 Report a stolen wallet to police: replace all your cards and request a 7-year fraud alert from the credit bureaus.
Your SSN Is Hijacked  A criminal avoids taxes by applying for jobs or lines of credit with your name and social security number.	 File a police report. Place a 7-year fraud alert (and possibly a credit freeze) at all major credit bureaus.
Your Social Media Is Stalked  Criminals search social media to find identity-sensitive information to help impersonate you.	 Avoid revealing your birth date, mother's maiden name or your first pet's name on social media sites.

Identity thieves may use one of these methods, a combination of them, or others to get your ID. Get a free credit report from AnnualCreditReport.com to look for signs someone may have been snooping into your records or applying for credit in your name.

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 15th. Existing Christmas Clubs will automatically renew on October 18th.

