



More than just banking

Member Matters

SPRING EDITION



MESSAGE FROM THE PRESIDENT/CEO

David B. Suvall

One year ago we never could have predicted the barrage of challenges and life altering events that lay ahead. The pandemic hardships were vast and caused death and illness, loss of jobs and income, isolation from friends and family, and the need to adapt to online schooling and work. While we are forever changed by the experience, I am confident that positive changes are on the horizon.

We are proud that we were able to maintain in-person activity at our branch locations with the exception of some minor interruptions. Our goal was always to continue to provide great member service without compromising on safety. We genuinely appreciated your patience and cooperation while we adapted our business to conform to the recommended guidance and safety standards. I am immensely proud of our team and their dedication. They were nimble and adapted to the changes in their work environment and remained committed to serving you.

Although uncertainty still exists, optimism is returning and people are starting to resume some normal activities and looking forward to the future. Low interest rates make now a great time to borrow. People are taking advantage of the opportunity to refinance higher rate mortgages or purchase new homes. Home equity loans are a very attractive product and can be used to consolidate debt, complete home renovation projects, purchase a new car, or pay for education. We offer fixed rate home equity loans as well as home equity lines of credit. Best of all, there are no fees or closing costs. Whatever your financial need, large or small, our staff is here to assist you when the time is right for you.

Your financial well-being is our primary concern and we are here to support you in any way we can now or in the future.

Now for some exciting news, as I mentioned in my last message, we are celebrating our 75th Anniversary this year so stay tuned for more information.



Auto Loan

RATES AS LOW AS

2.04%
APR*

*Annual Percentage Rate (APR) is for new auto loans with terms up to 42 months. The monthly payment for a 42-month loan is \$24.70 per \$1,000 borrowed. Rate based on individual creditworthiness and subject to change without notice. Other rates and terms available for all credit quality for new and used autos. Certain restrictions apply.



SHRED DAYS

RHODE ISLAND CREDIT UNION SCHOLARSHIP PROGRAM

The 15th Annual Rhode Island Credit Union Scholarship Program will award up to five (5) \$1,000 scholarships for the 2021-2022 academic year to graduating high school seniors accepted as a full-time student to an accredited college, university or technical school. Students must be a member in good standing of Rhode Island Credit Union.

Completed applications must be submitted by June 4, 2021 at any Rhode Island Credit Union branch location or by mail to Rhode Island Credit Union, Attn: Scholarship Selection Committee, 160 Francis St., Providence, RI 02903.

Scholarship applications must include the following:

- Completed 2021 College Scholarship Application
- Official Academic Transcript
- A maximum one-page, typed essay explaining student's selection of a field of study and its' importance in today's society
- A copy of the Federal 1040 form substantiating Parent's Annual Household Income as listed on application
- One reference letter from a person involved in student's high school academic studies

At Rhode Island Credit Union, protecting your personal information is extremely important to us. That's why we offer free shred days throughout the year for you to bring any documents that you would like shred.

No business or commercial document shredding will be permitted. To best serve all attendees, a maximum of 4 bags or boxes will be accepted.

April 17, 2021 PROVIDENCE BRANCH

160 Francis Street

10:00am – 12:00pm

Please bring a donation of paper towels, napkins, cleaning wipes, or laundry baskets to benefit Ronald McDonald House of Providence.

April 17, 2021 BRISTOL BRANCH

390 Metacom Avenue

10:00am – 12:00pm

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

April 24, 2021 CRANSTON BRANCH

860 Reservoir Avenue

10:00am – 12:00pm

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

April 24, 2021 PASCOAG BRANCH

60 North Main Street

10:00am – 12:00pm

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

May 1, 2021 PAWTUCKET BRANCH

594 Central Avenue

10:00am – 12:00pm

Please bring a donation of school supplies to support Pawtucket elementary schools.



Unemployment Fraud

In a large-scale scam that erupted in the midst of the Coronavirus pandemic, imposters continue to file claims for unemployment benefits using the names and personal information of people who have not filed claims. People learn about the fraud when they get a notice from their state unemployment benefits office or their employer about their supposed application for benefits.

If this happens to you, it means someone is misusing your personal information including your Social Security number and date of birth. Here are some steps that can help you protect your finances and your credit:

1. Report the fraud to your employer. Keep a record of who you spoke with and when.
2. Report the fraud to your state unemployment benefits agency.
3. If possible, report the fraud online. An online report will save you time and be easier for the agency to process.
4. Keep any confirmation or case number you get. If you speak with anyone, keep a record of who you spoke with and when.
5. Visit [IdentityTheft.gov](https://www.identitytheft.gov) to report the fraud to the FTC and get help with important recovery steps. These include placing a free, one-year fraud alert on your credit, getting your free credit reports, and closing any fraudulent accounts opened in your name. IdentityTheft.gov also will help you add a free extended fraud alert or credit freeze to your credit report. These make it more difficult for an identity thief to open new accounts in your name.
6. Review your credit reports often. For the next year, you can check your reports every week for free through [AnnualCreditReport.com](https://www.annualcreditreport.com). This can help you spot any new fraud quickly.

The unemployment payments usually are deposited to accounts the imposters control. But sometimes payments get sent to the real person's account, instead. If this happens to you, the imposters may call, text, or email to try to get you to send some or all of the money to them. They may pretend to be your state unemployment agency and say the money was sent by mistake. If you receive benefits you never applied for, report it to your state unemployment agency and ask for instructions. Don't respond to any calls, emails, or text messages telling you to wire money, send cash, or put money on gift cards. Your state agency will never tell you to repay money that way. Anyone who tells you to do those things is a scammer.



Congratulations to Linda Peck who retired from Rhode Island Credit Union after 28 dedicated years of service. Linda was celebrated by her coworkers and by many members she has served in our Pascoag Branch. We wish Linda good health and happiness in her retirement!



Check Reorders for Former Alliance Blackstone Valley FCU Members

When you need to reorder checks, please contact any branch location not the former check provider, Harland Clarke. Rhode Island Credit Union does not have a relationship with Harland Clarke and the company will no longer be able to accept reorders.

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. Jendzjec	Member
Janice M. Kluge	Member

* Terms expire 04/21



Tap to Pay Convenience has Arrived!

Renewed and newly issued Rhode Island Credit Union VISA® Credit Cards will now include "Tap to Pay" convenience at merchants accepting contactless payments. Our newly designed VISA® Credit Card will have))) on the front and has all the same features and security as a traditional EMV credit card but in-person checkout is now quicker, easier, and touch-free.

Using your Rhode Island Credit Union VISA® Credit Card to pay is easy.

1. Look for the contactless symbol.)))
2. When prompted, hold the card within one to two inches of the contactless symbol.
3. If your purchase is approved, you'll receive confirmation which is typically a beep, green light or check mark.



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 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.



Please be advised of the following changes to our branch operating hours effective May 2021:

CRANSTON BRANCH
Thursday 8:30 am – 5:30 pm
Friday 8:30 am – 6:00 pm

BRISTOL BRANCH
Friday 8:30 am – 6:00 pm

Annual Shareholders Meeting

Date: Wednesday, April 21, 2021

Place: Saints Sahag & Mesrob Armenian Church Hall
70 Jefferson Street, Providence, RI

Time: Voting for Directors and Supervisory Committee 4:00 pm - 6:00 pm
Business Meeting commences at 6:00 pm



Any member joining the Credit Union as of January 21, 2021 is eligible to vote in this election.