



CELEBRATING  
**75**  
YEARS  
1946 2021

*More than just banking*

# Member Matters

SUMMER EDITION

**As part of our 75th Anniversary celebration, one lucky member will win a 75" television!**



Enter to win in any branch location or at [www.ricreditunion.org](http://www.ricreditunion.org) by September 30, 2021.

A COMPLETE COPY OF THE OFFICIAL RULES IS AVAILABLE UPON REQUEST.

## ★ ★ ★ ANNUAL MEETING AND ELECTION ★ ★ ★

At the 75th Annual Meeting and Election of Officers of Rhode Island Credit Union, elected to the Board of Directors for a three year term were Robert P. Gemma, Paul V. Valliere, and Henry A. Godin, Jr. Elected to the Supervisory Committee for a three year term was Dennis B. Tripodi.



Robert P. Gemma  
Board of Directors



Paul V. Valliere  
Board of Directors



Henry A. Godin, Jr.  
Board of Directors



Dennis B. Tripodi  
Supervisory Committee

# MESSAGE FROM THE PRESIDENT/CEO

David B. Suvall



As I have mentioned in my previous messages, Rhode Island Credit Union celebrates its 75th Anniversary this year. It gives me great pleasure to be able to acknowledge this very significant milestone by expressing sincere appreciation for your unwavering support over the years. We have successfully transitioned from our very humble beginnings to

serve more than 25,000 members with six branch locations and more than \$375 million in assets.

One of the biggest drivers for our continued growth has undoubtedly been the faith you continue to have in our Credit Union to satisfy your financial needs. You stayed the course and most importantly, continued to be an integral part of this journey which began in 1946.

Our mission has always been to provide competitive, affordable, and innovative financial products and services in a personal and trusting environment while ensuring stability, security, and soundness and maintaining our tradition of serving and supporting the community. Throughout our 75 year history much has changed but the mission has remained the same. And as a not-for-profit financial cooperative, we remain dedicated to the philosophy of people helping people. It is who we are, how we operate, and the mantra we live by.

We acknowledge the efforts of our early founders for having the compassion and vision to pool their resources to loan money to a fellow state employee who needed help with hospital bills. We can only imagine that they would be exceptionally proud of our ongoing commitment to serve our members and communities while sustaining the financial well-being of the institution they started.

On behalf of our Board of Directors, Supervisory Committee, Management and Staff, we extend a Happy 75th Anniversary to you our members. It continues to be our honor and pleasure to serve you and we are confident we will grow and prosper together in the future.

Please visit [ricreditunion.org](http://ricreditunion.org) or our Facebook page to learn more about our 75th Anniversary Celebration!

## *Celebrating by Donating*

**Our 75th Anniversary is a milestone worth celebrating and sharing. Throughout our history, we have been proud of our commitment to our communities and our 75th Anniversary is a great opportunity to continue that tradition.**

Pascoag Assistant Branch Manager Carmen Trinidad presented 75 pouches of dog food to help feed our furry friends at Burrillville Animal Control.



Bristol Branch Manager Kristen Broderick delivered 75 arts and crafts supplies to Harry Emery and Lynn Maher at The James L. Maher Center in Middletown.

We helped the homeless by donating 75 needed items including pillows, socks and coffee to Amos House.



Kingston Branch Manager Nancy Seale presented 75 cans of dog food to Sarah Humphrey at the Animal Rescue League of Southern RI.

Pascoag Branch Manager Danielle Leone delivered 75 arts and crafts supplies to Ashley and Melissa at Burrillville Head Start.



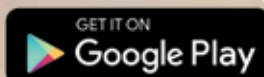


# The Power to Protect your Credit Card

The SecurLOCK™ Equip App allows you to control how, when and where your Rhode Island Credit Union VISA® Credit Card is used.

## With SecurLOCK Equip, you can:

- Prevent fraud if your card is lost or stolen
- Control spending by setting limits on withdrawals or transactions
- Customize spending ability by online, mobile or in-store purchases
- Block international or out-of-area transactions



SecurLOCK Equip also provides real-time transaction alerts so you always know when your card is in use.

And you have 24/7 access to review your transaction history, right at your fingertips.

Experience the ultimate spending control and peace of mind that comes with SecurLOCK Equip, the simple, secure way to manage and protect your credit card.

## How Do Imposter Scams Work?

In an imposter scam, a dishonest person lies and tricks you into sending money to them. They might call you on the phone or send an email or text. Imposters might try to get you to pay them by asking you to buy a gift card or wire money.

### Don't get scammed by these tactics

**You get an email or telephone call from a tech support company about a problem on your computer.** They ask you to pay for their services with a gift card. They may say they are from a company you trust. They might seem to know things about your computer. Don't give them access to your computer. Real tech support companies don't email or call you about computer problems. And they do not tell you to pay with a gift card or wire money.

**You get a call from the IRS about money that you owe to the government.** They tell you that you need to pay with a gift card. The person from the IRS is an imposter. The IRS does not call you to ask for money and would never ask you to pay with a gift card or wire money.

**You get a call from your grandchild or other supposed family member typically claiming to be in another state or country.** They say they are in trouble and need your help. They ask you to wire money and not to tell their parents. Always call the person who needs money for the emergency or call another family member and be sure to use their real phone number, not a number the caller gave you.

**You get a check for something you are selling. The check is for too much money.** The buyer tells you to deposit the check and wire the extra money. This is a very common scam and you should not deposit the check or send any money back.

**A scammer may contact you out of the blue to tell you that you can claim a large inheritance from a distant relative or wealthy benefactor.** You may be contacted by letter, phone call, text message, email or social networking message. To receive the inheritance, you have to wire money for the taxes. If you wire the money in this scam, you won't receive the sum of inheritance money promised to you, and you won't get your money back.



*Scammers are very good at fooling people and try to rush you so you'll send your money before you have time to think. Before you do anything, stop and check. If you gave money to a scammer once, you will probably get another call for money.*

If you've been targeted or fallen victim to any scam, report the scam to the Federal Trade Commission.

**YOU MAY CALL THE FTC AT 1.877.382.4357 OR [FTC.GOV/COMPLAINT](https://www.ftc.gov/complaint).**

Filing the complaint helps to warn people about current scams, monitor trends, and disrupt scams where possible.

# 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



**Congratulations to Venus Tian who was awarded a \$1500 scholarship from the Cooperative Credit Union Association.**

Venus graduated from Barrington High School and will be attending the University of Pennsylvania to study Health Policy.

## IMPORTANT CHANGES TO OUR Online Loan Payment Portal

In the near future, the Express Pay option will no longer be available on our online loan payment portal and registration will be necessary to make your loan payment.

In preparation for this change and to avoid a mandatory account validation process, please be sure to register when you make your next loan payment.



*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 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](http://www.ricreditunion.org)



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



## Safe Deposit Boxes Available

For a low annual cost, you can protect your valuables and important documents from loss, theft, fire or water damage. Documents that would be difficult or impossible to replace, such as birth certificates, vehicle titles, service records, insurance policies, passports, deeds and marriage certificates should be kept in a safe deposit box. A safe deposit box is also a good place for jewelry, collectibles, contracts, leases, stocks and bonds.

Both our Cranston and Pawtucket branches offer safe deposit boxes.

### SAFE DEPOSIT BOX FEES

3 x 5 x 12 .....	\$25.00	3 x 10 x 21 .....	\$45.00
1½ x 5 x 21 .....	\$25.00	5 x 5 x 21 .....	\$50.00
2 x 5 x 21 .....	\$30.00	5 x 10 x 21 .....	\$75.00
3 x 5 x 21 .....	\$30.00	10 x 10 x 21 .....	\$125.00

NOTE: Not all box sizes are available at each branch. If you have any questions about which size is right for your needs or to check on availability, please call or visit our Cranston or Pawtucket location.