



More than just banking

Member Matters

FALL EDITION

MESSAGE FROM THE PRESIDENT/CEO

David B. Suvall



It certainly didn't take a pandemic for us to realize the importance of digital banking. Although many members started using our digital services during the pandemic as a safer, more convenient way to bank, these banking channels have been very popular for many years.

We recently converted to a state of the art mobile and online banking platform that afforded digital users many new features and additional capabilities. This conversion has been well received and many members have enrolled in the new mobile and online platform. Mobile deposit adoption is extremely high and electronic statement enrollments have also increased with more digital banking users opting to receive their statements electronically.

As part of our ongoing mission to improve your financial well-being, digital banking users now have free access to their credit score through Credit Sense. Users get their latest credit

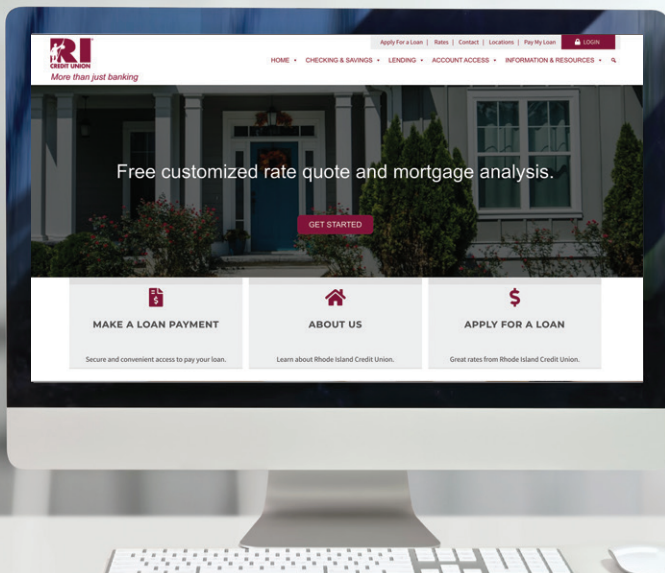
score and report, an understanding of key factors that impact the score, and offers that can help reduce interest costs. With this program, you always know where you stand with your credit and how we can help save you money. Credit Sense also monitors your credit report daily and informs you by email when big changes are detected. This includes new account adds, address or employment changes, reported delinquencies, or credit inquiries. Log in to online banking to get started.

Transfer capabilities have been enhanced and you can make external transfers to your accounts at other financial institutions. And for added convenience, you may easily communicate with us using the Chat feature in online banking.

I've mentioned just a few of the new features but there are more. Please visit www.ricreditunion.org for more information. Our staff is ready to assist you with all aspects of our digital banking platform if you have any questions.

I would like to take this opportunity to wish you and your families a happy, healthy holiday season and thank you for being a Rhode Island Credit Union member.

Our New Website is Live



We recently launched our new website and hope you are enjoying the changes.

In addition to changes in navigation and design, check out the new robust calculators we added to help you calculate loan payments, plan a home or vehicle purchase, or build your savings. Video tutorials have also been added throughout the site. Learn more about identity theft, scams and fraud by visiting the new Fraud and Security Center under the Information and Resources tab to help protect yourself and stay informed.

The online banking login is still conveniently located in the top right corner of every page.

Visit the site often for updates on events, product promotions, deposit and loan rates, and much more.



It is with incredible sadness that we mourn the passing of Paul V. Filippone.

Paul served as the President/CEO of Rhode Island Credit Union from 1980 through 2005 and after his retirement, continued to serve on our Board of Directors.

Throughout his long career, he served on numerous boards and committees and was well respected in the banking industry.

Paul was a devoted husband, father, grandfather, and great-grandfather.

He was our colleague and friend and we will miss his kindness, wisdom, and guidance.

Rest in peace Paul.



Passwords provide the first line of defense against unauthorized access to your computer and personal information.

The stronger your password, the more protected your computer will be from hackers and malicious software. Weak passwords makes it easy for cyber criminals to gain access to your information, steal your identity and even take your money.

Tips to create a strong password

- Think of a sentence that you can remember.
- Should be 12-15 characters in length.
- Add complexity using uppercase and lowercase letters and numbers.
- Use some letter swapping or misspellings. Substitute some special characters using symbols that look like letters. Combine words (remove spaces) and other ways to make the password more complex.

Password strategies to avoid

- Avoid sequences or repeated characters such as "12345678," "222222," "abcdefg," or adjacent letters on your keyboard.
- Avoid your login name. Any part of your name, birthday, social security number, or similar information for your loved ones constitutes a bad password choice.
- Avoid dictionary words. Criminals use sophisticated tools that can rapidly guess passwords that are based on words in multiple dictionaries, including words spelled backwards, common misspellings, and substitutions.
- Avoid using online storage. If malicious users find these passwords stored online or on a networked computer, they have access to all your information

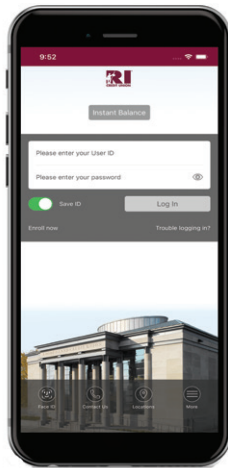
Keep your passwords secret

- Keep your passwords private.
- Protect your passwords and be careful where you store the passwords that you record or write down.
- Never provide your password in an email request. Any email that requests your password or requests that you go to a website to verify your password is almost certainly fraudulent. This includes requests from a trusted company or individual. Phishing scams use fraudulent email messages to entice you into revealing your user names and passwords.
- Update passwords frequently, setup multi-factor authentication and enable biometric login when available.
- Avoid the "Remember Me" options when logging into online or mobile accounts, as these settings store your credentials.

Get started with Mobile Banking

The Rhode Island Credit Union App gives you the power to do your banking on the go with some of the same tools as our full site.

- Check account balances and transaction details
- Pay your bills
- Use mobile deposit to deposit checks
- Send money to friends and family with Zelle®
- Locate ATMs and branches
- Apply for a loan
- Login easily and securely with your fingerprint or facial ID



Download the app today.

*US checking or savings account required to use Zelle. Transactions between enrolled consumers typically occur in minutes and generally do not incur transaction fees. Zelle and the Zelle related marks are wholly owned by Early Warning Services, LLC and are used herein under license.

Expanded Mortgage Offerings

We have partnered with Mortgage Markets CUSO, LLC to expand our mortgage product offerings for our members. We will continue to offer low mortgage rates and closing costs as well as dedicated Credit Union mortgage advisors to guide you through the entire home loan process.

Products include:

- Adjustable ARMs
- USDA (Rural Development Loans)
- 15 & 30 Year Jumbo Mortgages (Mortgages greater than \$647,200)
- FHA (Federal Housing Administration), VA (Veterans) & CHFA (Connecticut Housing Finance products)
- First Time Homebuyer Program
- 10, 15, 20 & 30 Year Fixed Mortgages
- Second homes
- 1-4 family investment properties
- Out of state financing available



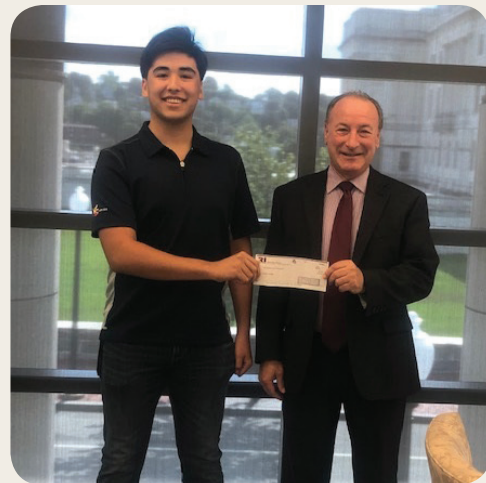
Get started today by visiting www.ricreditunion.org.

Scholarship Winners

Congratulations to our 2022 Scholarship winners. Pictured below are Caroline Cloxton, Jacob Turbitt, and Everett Young. Not shown are Timothy Hutzley and Elizabeth Walsh. Each winner was awarded a \$1,000 scholarship. We wish all our scholarship applicants the best of luck in their college careers!



Caroline Cloxton receiving her check from President/CEO David Suvall.



Everett Young with President/CEO David Suvall.



Jacob Turbitt with EVP/COO Nancy Zeppa.

YOUR LEADERSHIP

BOARD OF DIRECTORS

Jane F. Correia	Chair
Ernest A. DeAngelis	1st Vice Chair
Robert E. Christie	Treasurer
Robert P. Gemma	Secretary
Dennis B. Tripodi	Assistant Treasurer
Beverly A. Dwyer	Assistant Secretary
Henry A. Godin, Jr.	2nd Vice Chairperson
R. Gary Clark	2nd Vice Chairperson
Roger A. Pincince	2nd Vice Chairperson

SUPERVISORY COMMITTEE

Joseph C. Durand	Chair
Nathan W. Biah	Member

CREDIT COMMITTEE

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



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.

FREE COMMUNITY SHRED DAYS

SATURDAY OCTOBER 22, 2022

PROVIDENCE BRANCH

10:00 AM – 12:00 PM

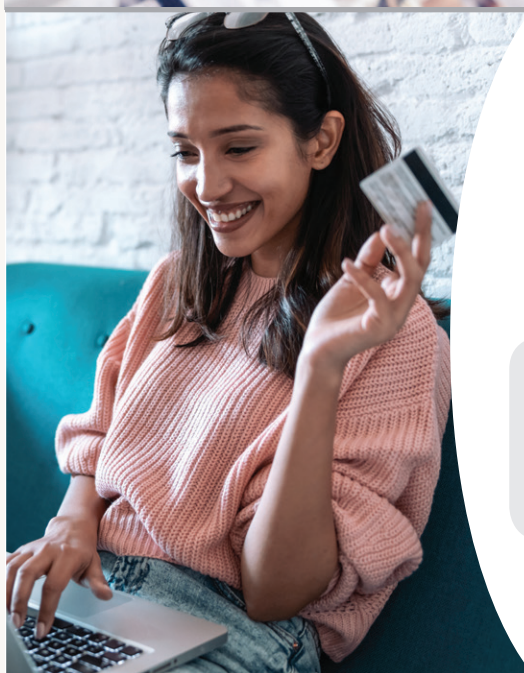
SATURDAY, OCTOBER 29, 2022

CRANSTON BRANCH

10:00 AM - 12:00 PM

We will be accepting donations of non-perishable food to support local soup kitchens and food pantries at both events.

To best serve all attendees, no business shredding is permitted and a maximum of 4 bags/boxes of personal documents will be accepted.



VISA® Rewards Credit Card

INTRODUCTORY RATE ON PURCHASES AND
BALANCE TRANSFERS FOR 6 BILLING CYCLES

2.99%
APR*

**NO ANNUAL FEES
NO BALANCE TRANSFER FEES**

*The Introductory Rate will be in effect from the time of the posting of the initial qualifying transaction for 6 billing cycles beginning from account approval. After the expiration of your Introductory Rate, the remaining unpaid portion of purchases and balance transfers will be subject to your standard APR which will range from 9.90% APR – 14.90% APR determined by your creditworthiness. Any existing balances on current Rhode Island Credit Union loan and/or credit card accounts are not eligible for the Introductory APR.