



Member Matters

FALL EDITION

MESSAGE FROM THE PRESIDENT/CEO

David B. Suvall



I am excited to announce that we have purchased the building located at 95 Jefferson Boulevard in Warwick to serve as our new Headquarters and Operations Center. The two-story 28,000 square foot facility will meet the future needs of our growing organization. The current structure will undergo major renovations designed to optimize workplace efficiency and provide an overall better work environment for our staff. Our Headquarters and Operations Center will include creative spaces, attractive surroundings, and collaborative work areas to engage staff while also fostering an atmosphere that encourages staff fulfillment and therefore, delivering a better member experience.



ARCHITECTURAL RENDERING OF THE BUILDING.

Rest assured that all of our branch locations, including the one located at 160 Francis Street, will not be impacted. We will keep you informed as the construction progresses.

Protecting your information is very important to us.

That's why we are offering these free Shred Days for you to bring any documents you would like securely destroyed.

October 14th
PROVIDENCE BRANCH
10:00 am – 12:00 pm

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October 21st
CRANSTON BRANCH
10:00 am – 12:00 pm

Please bring a donation of non-perishable food to benefit local soup kitchens and food pantries. To best serve attendees, no business shredding is permitted and a maximum of 4 bags/boxes of personal documents will be accepted.



Holiday Skip-A-Payment

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.



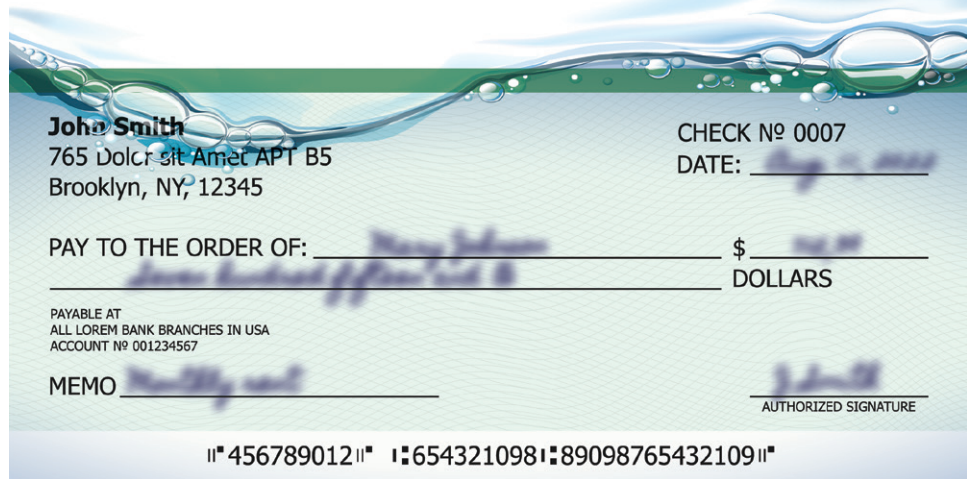
Loan Payments made with a credit card

Unfortunately, we are no longer able to accept credit cards as a form of payment for a loan. Most credit card issuers now prohibit consumers from paying a debt (loan/credit card) with a debt (credit card).

Transfers by ACH from your account at another financial institution and payments with debit cards will continue to be accepted payment methods.

Check washing costs millions every year in the U.S. and it is increasing at an alarming rate.

Crooks steal checks left in mailboxes or remove mail deposited in U.S. Postal Service collection boxes by using keys stolen from mail carriers or by fishing them out with string and something sticky. They may also steal your outgoing mail if you leave it for the postal carrier or even steal mail you receive in hopes to find a check. Using cheap chemicals like bleach or acetone, they erase the payee name and amount, leaving the signature intact. After drying, checks are rewritten for more money and deposited or cashed.



HOW TO AVOID CHECK WASHING FRAUD

There are several things you can do if you're worried about your checks getting stolen, washed and used for check fraud.

- Use electronic bill pay and transfers. One of the best ways to avoid check washing fraud is to stop using checks.
- Use a black gel pen. If you are writing a check, gel pens might have ink that's harder for criminals to wash off.
- Drop checks off at the post office. Minimize the likelihood that a thief will steal your check by putting it into the mail at the post office rather than leaving it in a blue USPS box. Don't mail checks from your home because thieves may be on the lookout for this.
- Retrieve mail from your mailbox daily. You never know when a thief will try to steal your mail, so it's best to frequently check your mailbox. You can also sign up for Informed Delivery from the USPS to get an email with images of the letter-sized mail you should receive each day.
- Ask for a USPS mail hold when traveling.
- Check account statements immediately after receiving them. Failure to report check fraud timely may prevent a reimbursement to you.
- Shred all cancelled checks.

Thanks-for-Giving

From October 2nd – November 10th, 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. Your donations will be greatly appreciated to help ensure a happy, healthy, and nourishing holiday season for those in need.



YOUR LEADERSHIP

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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 - 8:30-5:30,
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



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NO ANNUAL FEES • NO BALANCE TRANSFER FEES

2.99%

APR*

INTRODUCTORY RATE ON
PURCHASES AND BALANCE
TRANSFERS FOR 6 BILLING CYCLES

*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.



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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 20th. Existing Christmas Clubs will automatically renew on October 23rd.