



# Member Matters

WINTER EDITION

## MESSAGE FROM THE PRESIDENT/CEO

David B. Suvall



The New Year is a time to reflect on the past year, celebrate your successes and set goals for yourself. Perhaps this is the year to live healthier, finally take that trip or spend more time with

family and friends. Your New Year's resolution can serve as motivation for you to make steps toward your goals. Map out your plan one step at a time, but you don't have to do it alone. We are here to help you accomplish your financial goals this year. Nothing makes us happier than watching our members achieve success, so we are proud to be a part of the process.

Thank you for your membership with Rhode Island Credit Union. We look forward to serving you in the New Year. Please do not hesitate to reach out to discuss how we can help you achieve your financial goals.

I continue to be grateful for the opportunity to serve you and to work alongside our dedicated employees who work tirelessly to meet your needs. If you have any comments or suggestions on how we can better serve you, please let us know.

WE WISH YOU A HAPPY

*new year*

2024



**APRIL 4 – 7, 2024**

**RI CONVENTION CENTER**



# FRAUD TACTICS

Many scams involve the victim withdrawing large amounts of cash from their bank account. The scammer goes as far as to tell the victim what may happen when they try to make the withdrawal. They let them know that the bank or credit union may ask the reason for the cash withdrawal. The victim is advised to respond by saying they are paying a contractor doing work at their house or withdrawing the money to give to a family member. Frequently they target older individuals with scenarios that are scary and urgent. The scammer advises the victim not to discuss the matter with anyone including their family. These tactics should be immediate red flags and cause you to pause and seek advice from family or law enforcement.



We continue to make every effort to keep you informed about fraud and scams. Our goal is to help prevent you from becoming a victim. When you visit us, we may ask questions. We are not trying to pry or invade your personal business. Many scams also involve the depositing of checks and the wiring of money. This is why we will ask questions for deposits not just withdrawals. Our probing questions are for your protection and we appreciate your understanding and cooperation.

Learn more about fraud and scams at the Fraud and Security Center at [ricreditunion.org](https://ricreditunion.org).



**Pay down high interest debt!**  
Move your higher rate balances to our Credit Card

**2.99%** for 6 billing cycles on  
APR\* balance transfers for new  
and existing accounts

- NO BALANCE TRANSFER FEES
- PAY OFF YOUR BALANCES MORE QUICKLY
- SAVE MONEY ON INTEREST CHARGES
- SIMPLIFY YOUR LIFE WITH ONE LOW MONTHLY PAYMENT AND ONE DUE DATE

Visit [ricreditunion.org](https://ricreditunion.org) or any branch location to obtain a balance transfer form.

\*APR = Annual Percentage Rate. The 2.99% APR balance transfer promotional rate will be in effect from the time of the posting of the initial qualifying balance transfer to your credit card account for six consecutive billing cycles. After the expiration of your balance transfer promotional rate, the remaining unpaid portion of the original balance transfer request will be subject to your standard APR. Balance transfers may not be used to pay any Rhode Island Credit Union loan or VISA® Credit Card.



# *Giving Back*

We love giving back to our communities especially during the holiday season. We would not be able to accomplish any of it without the support and generosity from our staff and members!



Collected and donated children's hats and mittens to the Ladies Auxiliary of the Bristol Fire Department to be handed out to help keep children warm this winter season.



Volunteered at Amos House preparing and distributing meals to those in need.



Collected food to support food pantries and soup kitchens.



Volunteered at the 36th Annual Bristol Christmas Festival.



Partnered with the Pawtucket Police Department by collecting toys in our Pawtucket Branch for the Annual K9s for Kids Holiday Party!



Supported the Burrillville Weekend Snack Pack Program with a donation and volunteers to help pack food.



## YOUR LEADERSHIP

### BOARD OF DIRECTORS

Jane F. Correia	Chair
Ernest A. DeAngelis	1st Vice Chair
Robert E. Christie	Treasurer
Dennis B. Tripodi	Secretary
Joseph C. Durand	Assistant Treasurer
Beverly A. Dwyer	Assistant Secretary
Roger A. Pincince	2nd Vice Chair
Leroy V. Rose, Jr.	2nd Vice Chair

### SUPERVISORY COMMITTEE

Suzanne M. Champagne	Chair
Nathan W. Biah	Member
Michael F. Canole	Member

### CREDIT COMMITTEE

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



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

[ricreditunion.org](http://ricreditunion.org)

## Congratulations Robert P. Gemma!

Bob Gemma has retired from our Board of Directors after 14 years. Bob was employed as the EVP at Rhode Island Credit Union for 28 years before retiring and serving on our Board. Throughout his entire career, he demonstrated honesty, integrity, dedication and an unwavering commitment. Although we will miss him, we wish Bob and his family a happy and healthy future and thank him for all his hard work, friendship, and guidance.



## Holiday preparation starts with a Christmas Club

The holidays are such a special time of year but can also be financially stressful. One of the best ways to be prepared is to start a Christmas Club now.

Set aside money weekly, biweekly, monthly or whenever you decide and for any amount. Deposits can be made by payroll deduction, automatic transfer, online banking transfer, mobile banking, by mail or in person. Stop by any location to get started.



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

