



Member Matters

SPRING EDITION

MESSAGE FROM THE PRESIDENT/CEO

David B. Suvall



I am excited about our new Headquarters that will be located at 95 Jefferson Boulevard in Warwick. The existing building interior has been demolished in preparation for the construction scheduled to begin

in April 2024 and completed in the first quarter of 2025. This project will have a positive impact for our members and our staff. We'll keep you posted as the construction progresses.

As you can see below, we enjoyed rewarding and acknowledging our employees for the amazing work they do all year. We witness their commitment to serving our

members daily. Their goal is to answer all of your questions, serve you promptly and deliver the service you deserve whether in person, by telephone or online. We have many seasoned employees as well as newer staff who are all committed to living our vision of creating and maintaining positive long-term relationships with our members. We strive to satisfy all of your financial needs and provide the products and services to help you reach your goals.

Your feedback is important to me. Please never hesitate to reach out with any questions or concerns.

Happy Spring to all of you!



Employee Appreciation Day

We celebrated our amazing and dedicated staff on March 1st with Amazon Gift Cards, a pizza lunch and exciting raffles all day long.

We appreciate all of their hard work and commitment to our members.

In Memoriam



It is with great sadness that we mourn the passing of Robert P. Gemma who was the Executive Vice President at Rhode Island Credit Union for almost 30 years. After his retirement, Bob served on our Board of Directors until 2023. He was an incredible and devoted husband, father, and grandfather and a beloved friend and colleague who will be greatly missed.

Rest in peace Bob.



Tradition of High School Basketball

Rhode Island Credit Union joined with other credit unions in Rhode Island to host the Credit Union Championship Games. Our sponsorship, spanning 32 years, provides an amazing experience to high school basketball athletes. We have provided financial support, volunteered at the games, distributed trophies, and met the players and coaches.

We congratulate all the athletes!

Annual Shareholders Meeting

Date: Wednesday, April 17, 2024

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 18, 2024 is eligible to vote in this election.



After 10 years of dedicated service, Maureen K. Jendzejec, our SVP/Chief Lending Officer and Credit Committee member retired in February 2024. Although she's officially retired, she will continue her service to Rhode Island Credit Union as a member of our Board of Directors.



Consolidate your higher interest debt to your Rhode Island Credit Union VISA® Rewards Credit Card with our

2.99% APR*

Balance Transfer Offer.

Request a balance transfer by printing and completing a balance transfer form available at www.ricreditunion.org or in any branch location. The form may be submitted in person or to Rhode Island Credit Union, VISA Department, 160 Francis Street, Providence, RI 02903.

*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 6 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. Balance transfers must be requested by June 30, 2024.

RHODE ISLAND CREDIT UNION SCHOLARSHIP PROGRAM

The 18th Annual Rhode Island Credit Union Scholarship Program will award up to five \$1,000 scholarships to Rhode Island Credit Union members who are graduating high school seniors enrolled in an undergraduate college/university degree program during the 2024-2025 academic year. Applicants must be Rhode Island Credit Union members in good standing.

Applications are available at any Rhode Island Credit Union branch or at www.ricreditunion.org.

Completed applications must be submitted by May 3, 2024 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:

- A completed application;
- An official academic transcript;
- A typed essay of at least 250 words describing the career you wish to pursue when you complete your education and why.

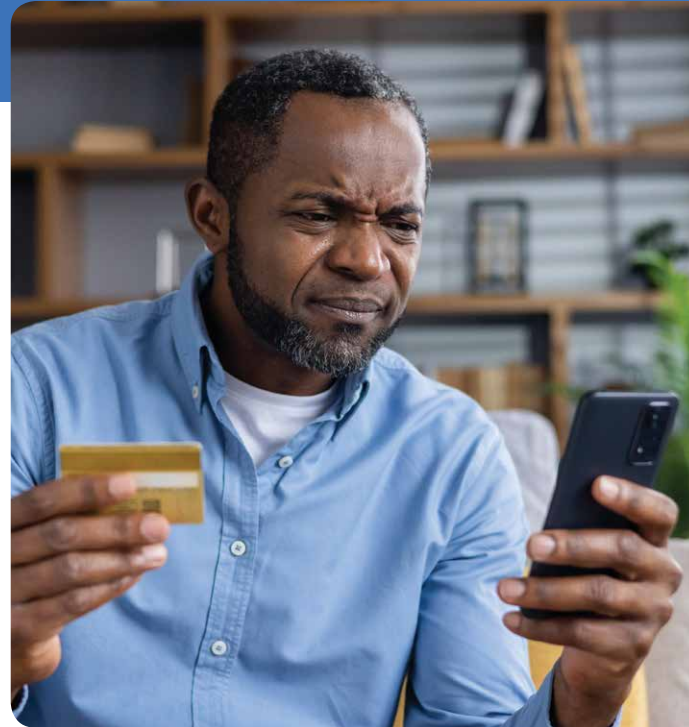
Gift Card Scam

Only scammers will tell you to buy a gift card, like a Google Play or Apple Card, and give them the numbers off the back of the card. No matter what they say, that's a scam. No real business or government agency will ever tell you to buy a gift card to pay them. Always keep a copy of your gift card and store receipt. Use them to report gift card scams to the gift card company and ask for your money back.

How Gift Card Scams Work

Gift card scams start with a call, text, email, or social media message. Scammers will say almost anything to get you to buy gift cards and hand over the card number and PIN codes. Here are some common tactics scammers use in gift card scams:

1. Scammers will say it's urgent. They will say to pay them right away or something terrible will happen. They don't want you to have time to think about what they're saying or talk to someone you trust.
2. Scammers will tell you which gift card to buy (and where). They might say to put money on an eBay, Google Play, Target, or Apple gift card. They might send you to a specific store such as Walmart, Target, CVS, or Walgreens. Sometimes they'll tell you to buy cards at several stores, so cashiers won't get suspicious. The scammer also might stay on the phone with you while you go to the store and load money onto the card.
3. Scammers will ask you for the gift card number and PIN. The card number and PIN on the back of the card let the scammer get the money you loaded onto the card even if you still have the card itself. Slow down. Don't give them those numbers or send them a photo of the card.



What To Do If You Gave a Gift Card to a Scammer

If you bought a gift card and gave someone the numbers off the back of the card, that's a scam.

- Report the gift card scam to the gift card company right away. No matter how long ago the scam happened, report it.
- Ask for your money back. Some companies are helping stop gift card scams and might give your money back so it's worth asking.
- Tell the FTC at ReportFraud.ftc.gov. Every report makes a difference.

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
Maureen K. Jendzejec*	2nd Vice Chair

SUPERVISORY COMMITTEE

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

CREDIT COMMITTEE

Nancy L. Zeppa	Member
Gary Moukhtarian	Member
Janice Kluge	Member

*Term expires 4/24



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



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



MARK YOUR CALENDAR FOR OUR FREE COMMUNITY SHRED DAYS

PROVIDENCE BRANCH

160 Francis Street
Saturday, April 13, 2024

10:00 am - 12:00 pm

Requesting donations of non-perishable food to support Better Lives Rhode Island.

BRISTOL BRANCH

390 Metacom Avenue
Saturday, April 13, 2024

10:00 am - 12:00 pm

Requesting monetary donations for the Bristol Fire Department Ladies Auxiliary.

PASCOAG BRANCH

60 North Main Street
Saturday, April 20, 2024

10:00 am - 12:00 pm

Requesting donations of paper towels, hand sanitizer, dry cat food, dry dog food or a monetary donation to support Burrillville Animal Shelter.

PAWTUCKET BRANCH

594 Central Avenue
Saturday, April 20, 2024

10:00 am - 12:00 pm

Requesting donations of glue sticks, pencils, crayons, copy paper, tissues, disinfecting wipes and hand sanitizer to support Pawtucket Elementary Schools.

CRANSTON BRANCH

860 Reservoir Avenue
Saturday, May 4, 2024

10:00 am - 12:00 pm

Requesting donations of wet and dry dog and cat food, kitty litter, cat carriers, harnesses, leashes, collars or a monetary donation to benefit Providence Animal Rescue League.

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