



Member Matters

SUMMER EDITION



MESSAGE FROM THE PRESIDENT/CEO

David B. Suvall

Throughout my long career, there have been many changes, milestones and accomplishments. One of our biggest achievements has been our most recent - the construction and opening of our new headquarters in Warwick. This

multi-year project was complex and challenging. Everyone's hard work resulted in an amazing work space for our staff as well as the facility we needed to better serve you and continue to grow as an institution.

As I have shared before, this new headquarters provides comfortable work spaces, outdoor areas, a fitness center and a walk-out lunchroom. In addition, we have a large training room that will

allow us to provide staff training as well as offer educational and informative seminars to our members and the public.

Our new facility brings all headquarters and operations staff together under one roof, enhancing collaboration and streamlining support to improve the overall member experience. This move also advances us toward our ultimate goal of delivering exceptional service and value to every member. While the location does not currently offer branch or ATM services, we remain open to exploring future opportunities based on member needs.

In this newsletter, we are sharing with you some of the exterior and interior photos of the building.

Wishing you all a happy and healthy summer!

★ ★ ★ ANNUAL MEETING AND ELECTION ★ ★ ★

At the 79th Annual Meeting and Election of Officers of Rhode Island Credit Union, elected to the Board of Directors for a three year term were Jane F. Correia, Ernest A. DeAngelis, and Thomas A. Mullaney. Elected to the Supervisory Committee for a three year term was Suzanne M. Champagne.



Jane F. Correia
Board of Directors



Ernest A. DeAngelis
Board of Directors



Thomas A. Mullaney
Board of Directors

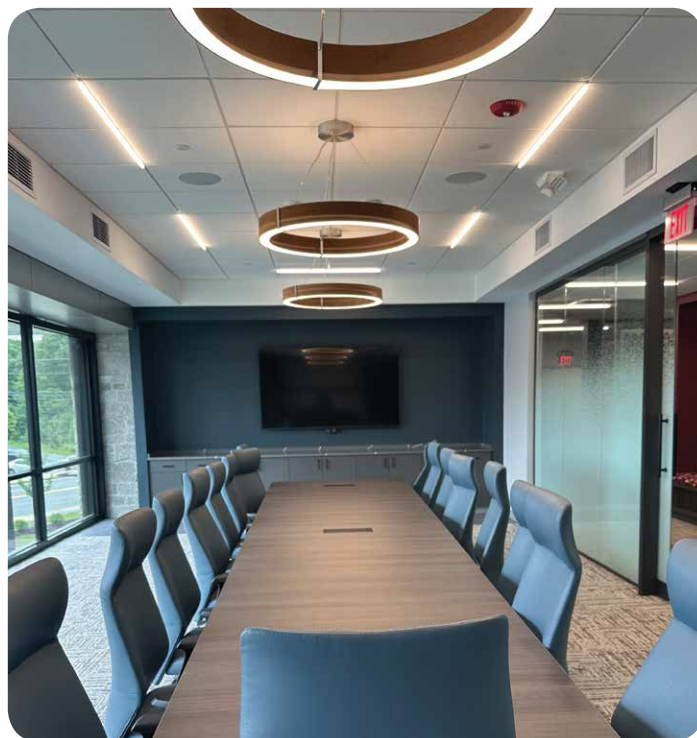


Suzanne M. Champagne
Supervisory Committee

ATM UPGRADES

Please be advised that all branch ATMs will be upgraded in the month of July to provide greater availability, security and functionality including envelope-free deposits. The anticipated downtime will be posted at each ATM prior to the scheduled replacement date. Thank you for your patience and understanding during this process. Please feel free to reach out to a branch location for more information.





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
Roger A. Pincince	Assistant Secretary
Leroy V. Rose, Jr.	2nd Vice Chair
Maureen K. Jendzejec	2nd Vice Chair
Thomas A. Mullaney	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 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



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



RI DMV TEXT MESSAGE SCAM

The Rhode Island Division of Motor Vehicles (RI DMV) issued an urgent alert to the public following a recent surge in fraudulent text messages falsely claiming to be from the DMV. These scams are designed to deceive recipients into clicking malicious links and submitting personal and/or financial information under false threats of license suspension, fines, and credit score or legal penalties.

A recent example of this scam includes a message that reads: "Department of Motor Vehicles (DMV) Final Notice: Enforcement Penalties Begin on May 30. Our records indicate that you currently have an unpaid traffic violation... Please pay immediately before enforcement to avoid license suspension and further legal disputes..." These messages are NOT from the RI DMV. They make false claims, cite fictitious legal code, and link to fraudulent websites. The RI DMV does NOT send payment demands or threats via text message, and they strongly urge the public to avoid clicking on any suspicious links or engaging with these messages. Clicking any links may expose individuals to identity theft, malware, or financial fraud. The DMV encourages all Rhode Islanders to stay vigilant and verify their driving privileges only through reliable, official sources.



HOW TO PROTECT YOURSELF:

- Do NOT click on any links or reply to suspicious text messages.
- Do NOT provide personal or financial information.
- Be aware that DMV related information is sent via mail, not text messages.
- Report fraudulent messages to the FBI's Internet Crime Complaint Center (www.ic3.gov) or forward them to 7726 (SPAM) to notify your mobile provider.
- Report the message to the FTC at <https://reportfraud.ftc.gov>.

Rhode Island residents who have concerns about their DMV records should utilize their Online DMV Customer Portal at <https://ridmvservices.ri.gov/guest-signin> to view license and registration status, expiration dates, and any blocks or suspensions. For more Division of Motor Vehicles information, please visit www.dmv.ri.gov.

The Following Changes to our Funds Availability Schedule Became Effective July 1, 2025

OTHER CHECK DEPOSITS: Funds from other check deposits will not be available until the second day after the day of your deposit. The first \$275 of your deposits, however, will be made available on the first business day, which is an increase from \$225.

SPECIAL RULE FOR NEW ACCOUNTS: The aggregate amount of next-day items deposited in-person to a new account that must be made available on the next business day following the day of deposit will increase from \$5,525 to \$6,725.

LONGER DELAYS MAY APPLY: Longer delays may apply if you deposit checks totaling more than \$6,725 in any one day, which is an increase from \$5,525.