



# Member Matters

FALL EDITION



## MESSAGE FROM THE PRESIDENT/CEO

David B. Suvall

I am proud to announce that our new headquarters is complete and our staff has moved in!

This was a monumental task that required the time and dedication of many people. We are thankful to everyone that participated in this project. The new headquarters represents our optimism for the future of both the Credit Union and our members.

This facility provides us with the much-needed space for our growing Credit Union and creates one shared location for our team to collaborate effectively. This will help us enhance our internal operation to better serve you. This beautiful building

also provides our staff with a comfortable, welcoming and bright place to work.

From our humble beginnings in 1946, we've grown to 6 branch locations, almost 30,000 members, over \$400 million in assets and now our new headquarters. Our success is our members' success, and we are deeply grateful for the trust you have placed in us.

We are thrilled to be settled into our new headquarters and look forward to our continued growth and success!

On behalf of our Board of Directors, Supervisory Committee, Management, and our entire team, thank you for being a part of our Credit Union family.



## *Holiday* Personal Loan

RATES AS LOW AS

# 6.65%

APR\*

\*Annual Percentage Rate (APR) is for terms up to 12 months. Minimum loan amount is \$1,000. For example, the monthly payment for a 12-month loan is \$86.38 per \$1,000 borrowed. Rate based on individual creditworthiness and subject to change without notice. New money only. Other rates and terms available for all credit quality. Certain restrictions apply.

# We've Moved!

Our headquarters and operations have moved, so please be sure to send any mail, deposits or other correspondence to us at the following address:

## RHODE ISLAND CREDIT UNION

95 Jefferson Boulevard  
Warwick, RI 02888

## PLEASE SUPPORT OUR Thanks-For-Giving Food Drive

From October 1st – November 14th, 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.

## 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 17th. Existing Christmas Clubs will automatically renew on October 20th.

# Please join us for Shred Day to safely and securely destroy your documents.

### PROVIDENCE BRANCH

160 Francis Street  
**Saturday, October 11, 2025**  
10:00 am – 12:00 pm

### BRISTOL BRANCH

390 Metacom Avenue  
**Saturday, October 11, 2025**  
10:00 am – 12:00 pm

### CRANSTON BRANCH

860 Reservoir Avenue  
**Saturday, October 18, 2025**  
10:00 am – 12:00 pm

### PASCOAG BRANCH

60 North Main Street  
**Saturday, October 25, 2025**  
10:00 am – 12:00 pm

### WARWICK HEADQUARTERS

95 Jefferson Boulevard  
**Saturday, October 25, 2025**  
10:00 am – 12:00 pm

*Please bring a non-perishable food donation to support 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.





On August 21, 2025, we celebrated the Grand Opening and Ribbon Cutting of our new headquarters located at 95 Jefferson Boulevard, Warwick. This milestone reflects our continued growth and our commitment to providing exceptional service to our members. Tours of our new headquarters were provided the day of the Grand Opening.

As part of our celebration, we donated \$1,000 to Westbay Community Action, a Warwick organization that has been serving the basic needs of Kent County residents for more than 50 years.

We are thankful to everyone that made this achievement possible.





# 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

Michael F. Canole	Chair
Nathan W. Biah	Member

## CREDIT COMMITTEE

Nancy L. Zeppa	Member
Gary Moukhtarian	Member
Janice M. Kluge	Member



## BRANCH LOCATIONS

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)



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



## Impersonating Authority Scams

**Scammers pretend to be government employees and threaten victims with arrest or prosecution unless they provide immediate payments.**

**Scammers often call claiming to represent a government agency, such as the Social Security Administration, IRS, U.S. Treasury, Border Security, or FBI. They may assert that a warrant has been issued for the victims' arrest and that a U.S. Marshal will arrive at their door within 24 hours. They then pressure the victim to immediately send money and might even demand that they keep the call a secret from everyone.**



**Resist the pressure to act immediately. Scammers rely on creating a sense of urgency to make you act without thinking.**

**Take your time to assess the situation carefully.**



**Verify the identity of the caller or sender by asking questions that only the real person or organization would know.**

**Contact the agency or person directly using a trusted number or an official source.**



**Do not provide personal, financial, or account details to unsolicited callers, emails, or messages.**

**Sharing this information can lead to identity theft or financial fraud.**



**Do not send money through wire transfers, gift cards, or cryptocurrency.**

**Legitimate organizations will never ask for payment in these forms or demand immediate payments.**



**If you receive a suspicious call, end it immediately without providing any information.**

**Scammers rely on keeping you engaged, so hanging up is your best defense.**



**Notify the appropriate authorities, such as your local law enforcement agency, about the suspicious activity.**

**Reporting helps protect others from becoming victims and assists in tracking down scammers.**



**Share details of the scam with family, friends, and colleagues to raise awareness and prevent them from falling victim.**

**Spreading the word helps others recognize and avoid similar scams.**

## Need extra money this holiday season?

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 payment(s). 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.

