



Member Matters

WINTER EDITION

MESSAGE FROM THE PRESIDENT/CEO

David B. Suvall



As I reflect on 2025, I'm reminded how we remained focused on strengthening our services, maintaining financial stability, and responding to the evolving needs of our members. One of the accomplishments we are most proud

of is the opening of our new corporate headquarters in Warwick. This new facility allows us to expand our team and better serve you while providing our staff with a modern, comfortable work environment. Equally important was our ongoing commitment to our community. Through financial contributions and volunteering, we supported many organizations that serve people in need. None of this would have been possible without our dedicated

employees, Board of Directors, Supervisory Committee Members and you, our members.

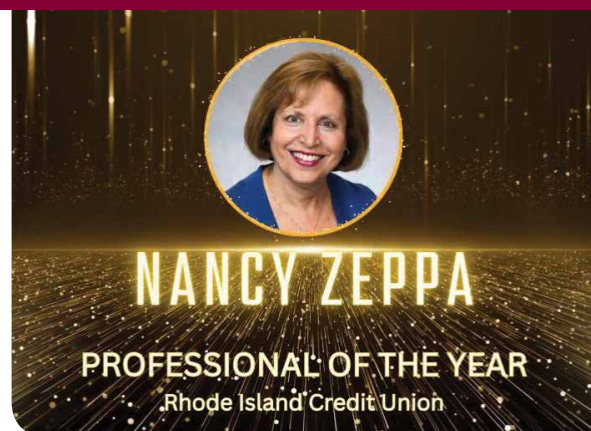
2026 will be an exciting year with many projects planned. Most importantly, we will transition to a new computer system that will be a significant achievement in our ongoing commitment to innovation, stability, and improved service. We will be well positioned to streamline operations and continue to improve the experience for our members. Watch for important updates in the coming months.

I look forward to the coming year with optimism and confidence and I wish you all a very happy and healthy New Year.

NANCY L. ZEPPA | PROFESSIONAL OF THE YEAR AWARD

Our own EVP/COO Nancy L. Zeppa was honored with the Credit Union Professional of the Year Award by the Cooperative Credit Union Association which represents Rhode Island, Massachusetts, New Hampshire and Delaware credit unions. Nancy started her career at Rhode Island Credit Union in 1977 while a student at the

University of Rhode Island. Upon graduation, her lifelong, illustrious career with Rhode Island Credit Union began and her impact on our institution and the people who have had the privilege to work with her the past 5 decades is immense. She embodies the credit union spirit and exemplifies people helping people both personally and professionally. We congratulate Nancy and thank her for her tireless efforts and dedication to Rhode Island Credit Union, our members, and our communities.



Digital Estate Planning

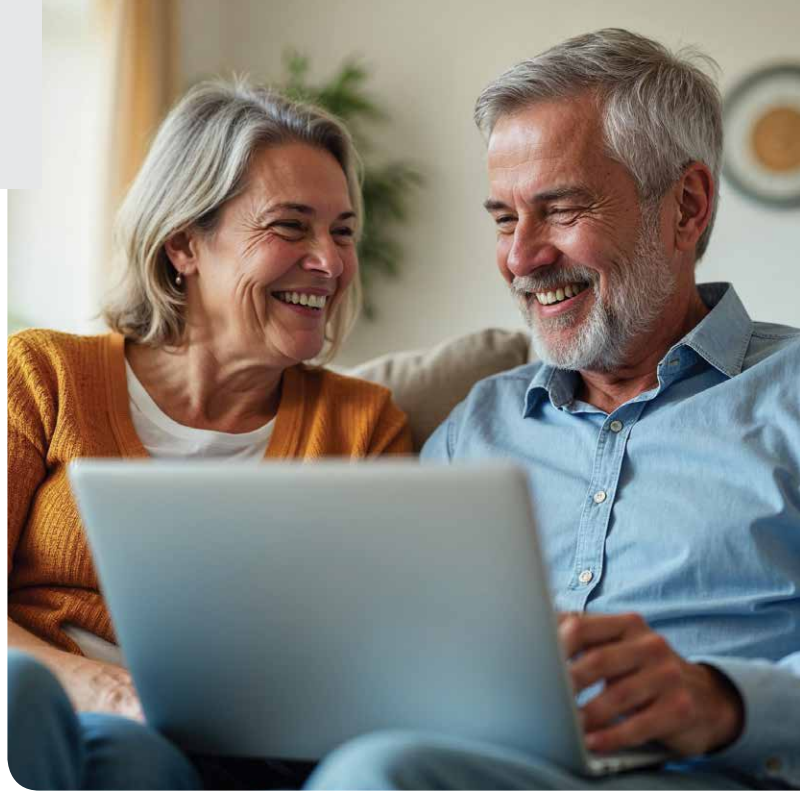
AT YOUR FINGERTIPS

Getting our affairs in order is something we all know is important, but the reality is many of us put it off or feel it could be too costly to do now.

At Rhode Island Credit Union, we understand the importance of ensuring your legacy is honored according to your wishes. We are pleased to introduce an online tool designed to be affordable and help individuals, as well as their families, prepare for the later chapters of life.

You now have access to this digital estate planning tool to create legally valid documents designed and approved by estate planning attorneys.

- Create important estate planning documents like your last will & testament, power of attorney or a living will, including trust documents, guardianship for minor children, and directives for your pets
- Catalog assets, debts, and important documents in a secure and customized digital vault that can be accessed and updated as long as your subscription is active
- Provides a dynamic view into your overall financial standing, including the ability to record and track any inheritance allocated to your loved ones



STEP 1

CREATE AN ACCOUNT

Register your account and begin creating your plan, starting with your basic will.

Get a sense of what this tool can offer before committing to the subscription payment.

STEP 2

SUBSCRIPTION PAYMENT

Make a payment of \$199 for full 1-year access to create all needed estate plan documents.

One price for all documents needed, including wills, trusts, and power of attorney.

STEP 3

PRINT AND SAVE DOCUMENTS

Download completed documents and securely store them in the digital vault. Print all documents that require notarization, storing them back into the vault after notarization.

STEP 4

BEYOND THE 1ST YEAR OF YOUR SUBSCRIPTION

Option to renew at \$36/year to help ensure you can update your estate plan as your life changes and milestones are encountered.

Visit www.ricreditunion.org/estate-planning to get started today!

If you're feeling uncertain about current mortgage rates, we've created **Rate Guard** that lets you easily and affordably lower your rate later.

With our **Rate Guard**, you can easily lower your mortgage rate when rates drop up to four times during the life of your loan.

Simply call or visit us to reduce your rate!

*Floor rate on rate modification is 3%. Each rate modification may be made to the then current Rhode Island Credit Union fixed-rate mortgage, and the first-rate modification can be made as early as 6 months after loan origination. Each subsequent rate modification can be reviewed after an additional 6 months has passed and there is a \$1,500 fee for each rate modification. Rate Guard program is subject to change without notice. Rate modifications are subject to individual approval. Rhode Island Credit Union will not consider a rate modification under the following circumstances: · If title holder(s) on initial loan change · If title is placed in a Trust or LLC post original mortgage · If borrower(s) are not the same as initial loan · Borrower no longer occupies as primary residence · If borrower requests an extension or reduction of maturity date · Borrower has filed bankruptcy within the last four (4) years · Borrower wants to take cash out · Member is not in good standing with Rhode Island Credit Union · 30 days late in the past 12 months on subject mortgage or any other mortgage, equity line or loan.

Mortgage Markets CUSO NMLS #157939 Rhode Island Credit Union NMLS #509121 Federally Insured by NCUA



THE Giving Season

We love giving back and the holiday season is a special time for us to serve others.

Our EVP/COO Nancy L. Zeppa presented \$1,000 in gift cards to Miriam Plitt and Maria Gemma from the Gloria Gemma Breast Cancer Resource Foundation to provide to families to help them with their holiday expenses.



Many of our locations adopted a local family to provide the gifts on their holiday wish list. Thanks to the generosity of our staff, we helped ensure a special holiday for wonderful deserving families.



We loved collecting toys for the Pawtucket Police Department's K9 for Kids Holiday Party and hope the children enjoyed the gifts and the party!

Rita Rufo, Assistant Branch Manager, along with other employees from our Pawtucket Branch, volunteered with the city of Pawtucket Holiday Basket Drive, helping to assemble 1,100 food baskets for families in need.



**Special
Olympics
Rhode Island**

In our ongoing support of Special Olympics Rhode Island (SORI), two dedicated and inspiring Special Olympics athletes, Raymond and Victoria, spent time at our Cranston Branch selling raffle calendars.

We're grateful to everyone who joined them in supporting this great cause.



Our Thanks-for-Giving FOOD DRIVE WAS A SUCCESS!

Thank you to everyone who contributed and helped us support our community. Because of your generosity, we were able to help local families enjoy their Thanksgiving holiday.



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. Pincine	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
Richard P. Smith	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

MAILING ADDRESS

95 Jefferson Boulevard, Warwick, RI 02888

Express Service Phone 24
401.351.7760

ricreditunion.org



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



BEWARE OF GIFT CARD SCAMS

Gift card scams involve thieves stealing codes from physical or online cards, often by tampering with packaging to replace barcodes or scratch off security covers, then waiting for you to load funds, after which they quickly drain the balance using automated systems or by redeeming codes online for goods.

How the Scams Work

- **Barcode Swapping:** Scammers place a fake barcode sticker over the real one on a gift card; when you buy it, money goes to their card (e.g., gas) instead of yours.
- **Code Theft:** Thieves steal codes by opening packaging (sometimes with heat), copy the numbers, and then reseal the card, putting it back on the shelf to wait for you to activate it.
- **Online Exploitation:** Criminals use automated programs to check card balances online; once activated, they drain the funds immediately.

How to Protect Yourself

- **Inspect Before Buying:** Check for any signs of tampering like resealed packaging, loose cards, or stickers covering original barcodes/security codes.
- **Buy From Reputable Sources:** Purchase directly from the retailer's official website or from trusted store displays.
- **Be Wary of Urgency:** Never buy a gift card because someone on the phone, text, or email demands it, especially if they claim to be from the IRS or a family member in trouble.
- **Keep the Receipt:** Keep your purchase receipt until you've used the card.

What to Do If Scammed

- **Report Immediately:** Contact the gift card company and the store where you bought it.
- **File a Police Report:** Get a police report for your records.
- **Report to FTC:** Report the fraud at ReportFraud.ftc.gov.



Tour, explore, learn and find at the RI Home Show!

Mark your calendar for the 76th Annual Rhode Island Home Show at the Rhode Island Convention Center April 10 – 12, 2026.

Stop by and visit our booth while you're there!