



Member Matters

SPRING EDITION



After 44 years at Rhode Island Credit Union, I have made the difficult decision to retire later this year. It has been an honor and a pleasure to have worked almost my entire career here and have enjoyed serving our members

while working with a dedicated team of people including our Board of Directors and Supervisory Committee. I would like to take this opportunity to share some information with you regarding my successor, Nancy L. Zeppa, our current EVP/COO who was unanimously appointed by our Board of Directors.

Nancy started her career at Rhode Island Credit Union in 1977 while a student at the University of Rhode Island. The entire staff has the utmost respect for her knowledge, leadership, compassion and patience. She instills confidence in people and encourages their growth. Nancy embodies the credit union spirit and exemplifies people helping people both personally and professionally. She is always guided by integrity, fairness, honesty, and caring. She always puts others first and is resilient and courageous. Nancy's impact on our institution and the people who have had the privilege to work with her is immense. There are truly insufficient words to describe her passion, work ethic, and leadership.

Over her tenure, Nancy has held the leadership role in almost every important project including several computer system conversions, a merger, lending and banking platform changes, and construction and opening of new locations. She has guided our Credit Union through successes and challenges. As a humble

MESSAGE FROM THE PRESIDENT/CEO

David B. Suvall

leader, she compiles a team, encourages collaboration, and inspires innovation. Nancy fosters a positive work environment which makes everyone comfortable and helps us achieve success.

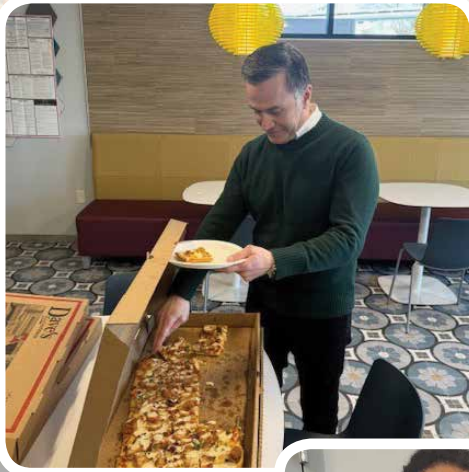
Involvement in our communities is of the utmost importance to Nancy and she is committed to the people and organizations we support. Beyond her dedication to Rhode Island Credit Union, Nancy is an active member of the Cooperative Credit Union Association (CCUA) Social Responsibility Committee and participates in all events. Special Olympics Rhode Island, the beneficiary of many of the CCUA efforts, is especially important to Nancy. For many years, she has volunteered at the Summer Games assisting and encouraging athletes. She also participates in the Special Olympics Rhode Island Bowling and Golf Tournaments. She is a tireless advocate for all causes and is also an integral part of all Credit Union related community activities and participates with vigor and determination.

Among her many accomplishments and awards, last year Nancy was bestowed the well-deserved honor of Credit Union Professional of the Year Award by CCUA.



On a personal note, I have had the privilege to work closely with Nancy for over 44 years. I am thankful for her friendship, support and dedication. Along with our Board of Directors, Supervisory Committee, Management and staff, I wish Nancy tremendous success in her new role!

Employee Appreciation Week



For a whole week in March, we celebrated our employees. They enjoyed Muffin Monday, Treat Tuesday, Win Wednesday, Thankful Thursday and Finale Friday. They had bagels and muffins, afternoon treats, a day of raffles, gifts and pizza. It was our way of saying thank you for all they do and their dedication to serving our members!



Annual Shareholder Meeting

Date: Wednesday, April 15, 2026

Place: Rhode Island Credit Union
95 Jefferson Boulevard
Warwick, RI 02888

Time: Voting for Directors and
Supervisory Committee
4:00 - 6:00 pm.

Business Meeting
commences at 6:00 pm



Any member joining the Credit Union as of January 15, 2026 is eligible to vote in this election.

RHODE ISLAND CREDIT UNION SCHOLARSHIP PROGRAM

We are excited to announce the 20th Annual Rhode Island Credit Union Scholarship designed to support students in achieving their educational goals. We aim to recognize academic excellence and community involvement with financial assistance to help students pursue their dreams.

We 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 2026-2027 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 ricreditunion.org/scholarship.

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

Completed applications must be submitted by April 24, 2026 at any Rhode Island Credit Union branch location or by mail to Rhode Island Credit Union, Attn: Scholarship Selection Committee, 95 Jefferson Boulevard, Warwick, RI 02888.

IMPORTANT NOTICE:

Upcoming Computer System Conversion

As part of our continued effort to improve service and provide you with a better banking experience, we will be completing a computer system conversion over the weekend of August 1st – 2nd. This upgrade will allow us to offer enhanced technology, improved security, and new tools to better serve our members.

During the conversion period, most services will be temporarily unavailable or limited. We will share specific details in advance so you can plan accordingly. Our team will work hard to keep any disruptions as brief as possible.

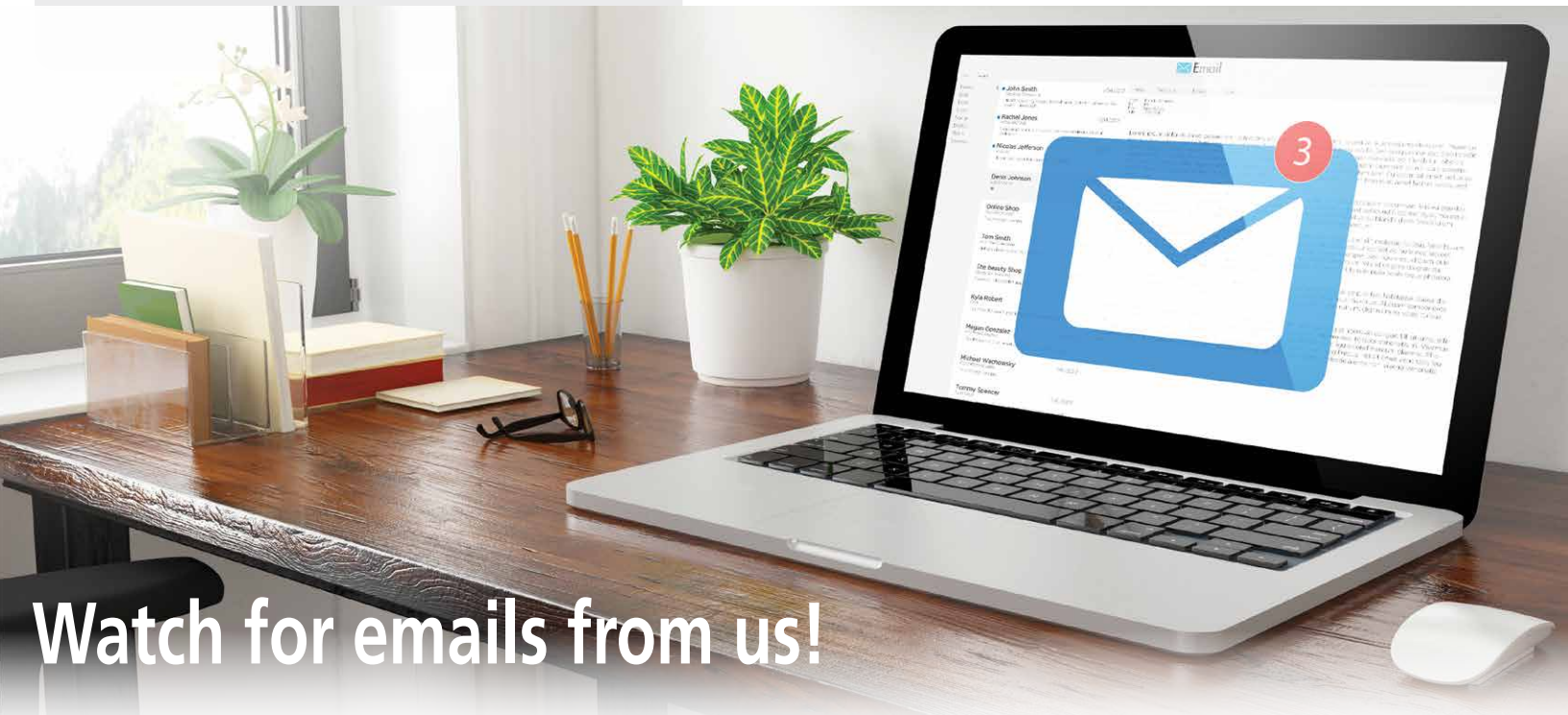
We appreciate your patience during this important upgrade. Our staff will be available to answer any questions and assist you before, during, and after the conversion. We will be communicating updates at ricreditunion.org/conversion as well as by mail, email and in our locations.



Rhode Island Credit Union along with other credit unions in Rhode Island proudly sponsored the Credit Union Basketball Championship Games. Our President/CEO David B. Suvall had the honor this year of serving as the Committee Chair and attended all games on Saturday March 14th and Sunday March 15th. He addressed the players and coaches at a press conference noting "Our sponsorship spans 36 years and we are thrilled to provide local high school boys and girls basketball players the opportunity to play at the Ryan Center."



We're honored to support the dedication and teamwork of these talented athletes and to celebrate their achievements.



Watch for emails from us!

In an effort to communicate timely and conveniently to you regarding Credit Union events, important changes, and now details regarding the computer system conversion, we will begin using email to share this information. If you are ever unsure whether an email was sent by us, please contact the Marketing Department at 401.553.2200.

You may be asked by telephone or in-person to validate your email address so that we can ensure we have the correct one on file.

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
Richard P. Smith*	Member

CREDIT COMMITTEE

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

*Term expires 04/26



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.

RHODE ISLAND CREDIT UNION IS PROUD TO OFFER FREE COMMUNITY SHRED EVENTS

Have your personal and confidential documents securely destroyed

PASCOAG BRANCH

60 North Main Street

**Saturday, April 11, 2026
10:00 am – 12:00 pm**

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

PROVIDENCE BRANCH

160 Francis Street

**Saturday, April 18, 2026
10:00 am – 12:00 pm**

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

BRISTOL BRANCH

390 Metacom Avenue

**Saturday, April 25, 2026
10:00 am – 12:00 pm**

Requesting donations of non-perishable
food to benefit St. Elizabeth
Church Food Pantry.

WARWICK HEADQUARTERS

95 Jefferson Boulevard

**Saturday, April 25, 2026
10:00 am – 12:00 pm**

Requesting donations of new coloring
books, crayons, puzzles, art supplies
and books for all ages to benefit
Children's Wishes.

PAWTUCKET BRANCH

594 Central Avenue

**Saturday, May 2, 2026
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 2, 2026
10:00 am – 12:00 pm**

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

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