



The FIRE & POLICE Wire



January 1, 2017

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Have a safe and wonderful New Year!

Let us serve you electronically!

Our annual meeting (87th) will be held on Friday, May 26 2017 starting at 6:00 p.m. at 2500 West Broad Street (Science Museum of Virginia). Please make plans to be there!

900 Hermitage Road, Richmond, VA 23220-2001
200 West Grace Street, Richmond, VA 23220-5018

Welcome New Year

2017! May we all find the year 2017 to be prosperous and healthy time. May we continue to look at the offerings of our credit union as we advance our financial well-being.

We are now 21 months into the merging of Police and Fire credit unions. The merger has been a learning and growing experience for all of us. We will continue to work on some issues as 2017 progresses upon us.. THANKS!

Our Board of Directors and other Volunteers

Our Board of Directors, Volunteers, and Staff wish the best for its members in 2017.

Recently the Board of Directors' nominating committee accepted the resumes of the thirteen incumbent directors. Thirteen is the quantity of directors we will have for 2017. 8 of the 13 will serve three year terms and the other 5 will serve a one year term.

CREDIT UNION HOURS Fire MONDAY – FRIDAY 8:00 a.m. TO 2:00 p.m. Police MONDAY, TUESDAY, THURSDAY, FRIDAY 8:30 a.m. TO 4:00 p.m.

HOLIDAY CLOSINGS : New Year's Day—January 2, 2017 Martin Luther King Jr.'s Day – January 16 2017, and Presidents' Day, February 20 2017 and Good Friday, April 21 2017.

"OUR GOAL IS TO BE YOUR FINANCIAL PARTNER"

Talk to us about our vehicle loan special or opening a checking account. Let us help you!

Reminder: Please check your statement carefully. Ensure your account number and address are correct . Make sure deposit and withdrawal transactions are accurate. Always be on the lookout for potential fraud. Contact us immediately if you see any irregularities in your account.

2017 Board of Directors

OFFICERS:

William E. Bridgers, Chairperson; Stacey A. Harris, Vice-Chairperson; Linn M. Rowh Jr., Treasurer; Robert S. Baumgardner Jr., Secretary, Robert Marland, Assistant Secretary.

DIRECTORS:

Russell G. Acors III, Malvin E. Caldwell, William Friday, Lawrence E. Glidewell Jr., Jeff McKinney, Don A. Salotti, Melody C. Spivey and James E. Verlander Sr.

2017 Supervisory Committee

Sylvester I. Henderson , Chairperson; Jeffrey G. Currie, "Cindy" Hayes, Shawn L. Jones, Kent O. Taylor, Cynthia L. Weaver, John "Mike" Williams, Carolyn Wright and Nathan Zeigler

2017 Credit Committee

David Ross, Chairperson; R.

Brian Acors, Charles "Chip" W. Bridgers Sr., Leonila D. Castro, Michael Murrin, Lloyd Satterwhite, and Michael Wilkins

Without these folks and their dedication your credit union would not be as good as it is. We extend thanks to you all from our membership.

HAPPY NEW YEAR RVAFPCUI's Members!

Our website is the key to a great adventure with RVAFPCUI:
WWW.FirePoliceCU.Org

Technology, Scholarships, How to Use it, and CUSC Sites

If you have internet access, you can now make your loan request online. Our staff will follow-up with you. We can offer various electronic alerts to your cellphone or email account with our internet

Check out our [HOME EQUITY LOAN RATES](#). Fixed or Variable . Consolidate your debts, or complete that home improvement project. Contact us today!



THE PRESIDENT'S CORNER



**Iris S. Ellis
President/CEO**

Looking for a new or used vehicle? RVAFFPCUI has you covered! Buying a vehicle can be painful . . . We have partnered with TrueCar to address the primary stress point - the negotiation and haggling of price. With the TrueCar's AUTO LINK you can get upfront pricing information from Certified dealers in minutes. Plus you'll see how those prices compare to the current market so you'll never overpay. Check out the link on our website!
WWW.FirePoliceCU.org



**Visa Cash
Advance as low
as 10.00% A.P.R.**

banking. Please visit your online account.

Scholarship Offerings

Your RVAFFPCUI is offering two (2) \$500.00 scholarship to qualified high school students. Talk with our staff about this and/or visit our website.

The Richmond Chapter of Credit Unions (of which we are a member) is offering two (2) \$1,500.00 scholarships for two (2) qualified high school students.

CUSC Sites

Visit the Credit Union Service Centers for after hours service. For locations go to WWW.CUServicecenter.com

The Credit Union Service Centers give our members extended hours for withdrawal or deposit services.

At the CUSC you will need to give your name, your credit union name, your account number and provide a non-expired government picture

Q & A Corner

If you have a question about a credit union function, please email it to us and we will answer it.

I have three (3) separate accounts, can RVAFFPCUI move monies from one to another when I am short on a payment or NSF check without my requesting it to be done? No, we need to receive your request before the action is to occur.

What is the maximum number of transfers from my saving to my checking per month?

The Federal Reserve Bank's Regulation D, in effect, allows for a maximum of six (6). Call our staff for assistance.

identification. The teller will then process your request and have you sign a receipt for your transaction. You walk away with a smile.

Other Items

From time to time, we all have changes in our critical data. Do we have your current information: address, email, telephone numbers, and beneficiary? We do not sell or release information to any third party.

Email us at Contact@FirePoliceCU.Org

THANKS!

2016 was a solid year for many of our members/owners and for RVA FP CUI as well. We hope to continue and expand the usage of Orenduff Associates for our members as a retirement tool.

Children's Saving Program

Your credit union is offering a children's program. This

Do you choose "Credit" or "Debit" at the check-out counter?

By choosing "credit" when checking out at a business, RFDCUI will receive more income from your transaction. Another reason to choose credit is that it offers more fraud protection than a P.I.N. based transaction. Now that you know, please choose "CREDIT." Thanks!

Have you considered opening an Educational, Roth, or Traditional IRA account at RVA FP CUI?

Call or email us for the details.

If you have an IRA (Educational, Traditional and/

program pays a very good dividend rate on any balance above \$5.00 and below \$1,000.00.

Some Area Credit Union Service Centers

**109 East Nine Mile Road 23075
(804) 737-3760**

**13601 Midlothian Turnpike
23113**

**9280 Chamberlayne Road
23116**

1801 Dabney Road 23230

3701 Cox Road 23233

801 Branchway Road 23236

**5403 Jefferson Davis Highway
23234**

9401 West Broad Street 23294

or Roth), dividends earned on them are listed at the bottom of your statement. IRA dividends are **not** a part of your total annual dividends paid.

Has your other financial institution let you down?

RVA FP CUI's Visa Credit Card Program has two different fixed rates: a 7.00% A.P.R. and 12.80% A.P.R. and no annual fees! Contact us to receive an application.

Have you checked your credit report lately?

You can get a free annual credit report from any of the big three credit bureaus (Equifax, Transunion, or Experian) by going to:

Q & A continues

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You can get a free annual credit report from any of the big three credit bureaus (Equifax, Transunion, or Experian) by going to:

www.annualcreditreport.com.

Rapid Repayment Mortgage Program

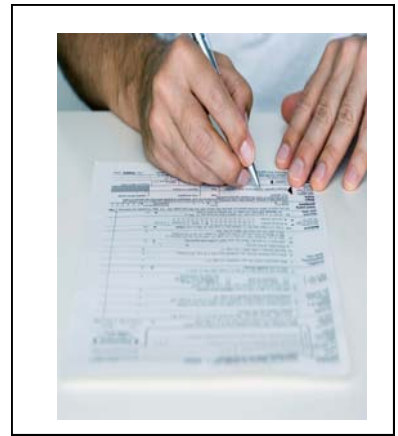
From your Richmond Virginia Fire Police Credit Union Inc.'s Board of Directors:

If you are a member, homeowner and are contemplating retiring with the city's D.R.O.P.; we will be offering a modified Rapid Pay-off Mortgage plan. The basics are 1) member-owner occupied primary dwelling located in Vir-

ginia, 2) loan not to exceed 50% of locality assessed value (loan to value), 3) \$100,000.00 maximum, 4) 6 years to pay, 5) 2.00% A.P.R. (fixed rate), 6) limited pool (\$1 million), 7) credit score of at least 675 8) member is responsible for all closing cost, and BOD can effect changes at any time. If you need additional information contact extension 101, 102, 103 & 104.



Keep up with your account on the web



From your former President/CEO: THANKS for the opportunity to serve. It was fun and I have great memories of all my time there. From 06/17/1987 to 12/31/2016 or better yet from the hose tower of Fire Station # 20 to the second floor of Fire Station # 10. Stay safe and don't forget your credit union. It is here to serve the best commodity in the world: YOU!

Bye 4 now: Wallace L. Garland

CALLING ALL:



RICHMOND FIRE, RICHMOND POLICE HANOVER FIRE, & RICHMOND AMBULANCE AUTHORITY personnel; come in, bring or send your family members to us and sign them up to be a member of the RICHMOND FIRE POLICE CREDIT UNION. Be a part of our team!

Have you applied for your Richmond Virginia Fire Police Credit Union VISA Credit Card yet?

- 7.00% A.P.R. or 12.80% A.P.R.!
- No annual Fee!



Telephone System Our telephone number is (804) 354-0673. Each employee has their own extension and email address.

Don't be afraid to leave a voicemail in any of the employees' voicemail boxes. One of our duties is to get back with you as swiftly as possible. Please dial (804) 354-0673 and any of the following extension:

CBridgers@FirePoliceCU.Org x 105

Iris@FirePoliceCU.Org x 101

Glenn@FirePoliceCU.Org x 102

Lizzie@FirePoliceCU.Org x 204

Greg@FirePoliceCU.Com x 206

Robert@FirePoliceCU.Com x 104

Dee@FirePoliceCU.Com x 202

LeZena@FirePoliceCU.Org x 201

Asia@FirePoliceCU.com x 106

June@FirePoliceCU.Org x 205

Shanna@RFDCreditUnion.Com x 103

For an email to our general mailbox please use: Contact@FirePoliceCU.Org



RICHMOND VIRGINIA FIRE POLICE CREDIT UNION INC

900 Hermitage Road
Richmond Virginia 23220

200 West Grace Street
Richmond Virginia 23220

Phone: 804-354-0673 Fire/Police
Fax: 804-303-7138 Fire 804-780-1009 Police

E-mail: Contact@FirePoliceCU.Org

CREDIT UNION STAFF

Iris S. Ellis -Pres/CEO
Glenn E. Grooms - Vice Pres
LeZena L. Pollard—Branch Mgr.
Christina M. Bridgers - Ops
Lizzie D Hayes—MSR
“Greg” Johnson—Loan Officer
Robert Jones II—Loan Officer
“Dee” Kizzie—Loan Officer
Asia Southerland—MSR
June P. Spencer - MSR
Shanna Watford- Loan Officer

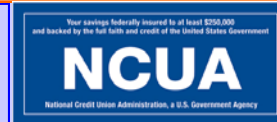
“OUR GOAL IS TO BE YOUR FINANCIAL PARTNER”

Back in 1929, the Richmond Fire Department Credit Union Inc. was founded. Five (5) years later (1934), the Richmond Police Department Credit Union was founded. We both grew as we served the employees of two (2) distinguished departments of the City of Richmond.

We started talking about merging the two (2) credit unions during July, 2014 into RVA FP CUI. We are here. We now have over 2400 members and over \$20,000,000.00 in assets serving members all over the United States and the world.

RVA FP CUI's vital statistics as of 11/30/2016:

Members:	2,510
Loans to Members:	\$12,455,169.59
Total Shares:	\$17,527,818.54
Assets:	\$20,492,550.17
Checking Accounts	1,108
Visa Credit Cards	425



Find us on Face book!



We are a participating member of the Credit Union Service Center network.

OUR RATES AND SERVICES

Current Loan Rates

Signature.....8.50 - 20.70%
New/Used Vehicles..2.09 - 16.20%
VISA Credit Card.7.00% and 10.80%
Overdraft Protection.....11.15%
Fixed Home Equity.. 5.75 - 6.25%
*HELOC variable. 4.00 - 15.00% (tied to Wall Street Prime)

Current Dividend Rates

As of December 31, 2016
**APY
Regular Share Savings and Club Share Saving*..... 0.45%**
Checking Accounts..... 0.00%
Money Market Checking \$2,000-\$9,999.99..... 0.10% *Minimum balance required to earn dividends is \$2,000.00*

IRA Savings*.....0.60%...0.60%**
(Traditional, Roth & Coverdell)

We offer IRA Share Certificates, ROTH IRAs and Education IRAs Savings and IRA Certificates
APR

6 Months - \$500 min.....0.40%
12 Months - \$500 min..... 0.60%
36 Months - \$500 min..... 1.10%
60 Months - \$500 min..... 1.50%

APY
6 Months..... 0.40%
12 Months.....0.60%

36 Months..... 1.10%
60 Months..... 1.51%

There is no minimum balance required to avoid service charges.
*Home Equity Line-of-Credit
**APY = Annual Percentage Yield Rates subject to change.

Fee Schedule

Copy of share drafts	\$10
Copy of statement /Mo	\$3
Stop payment - Share Drafts and ACH	\$25
All Non Sufficient Fund Items (NSF)	\$30
Wire Transfer Fee	\$12
Dormant Account Fee per month	\$1
Accounts below par value after six (6) Mo.	\$1/Mo
Recording Home Equity Loan Certificate of Satisfaction (<u>court cost / attorney fee</u>)	
Non-member notary service	\$5

Verification of Deposit \$15

Express / Overnight mail \$5 + Postage

Collection Info processing (incoming, outgoing or foreign) \$10

G.A.P. Insurance Minimum \$195

Loan skip a Payment \$20 per loan

Single service fee [account with less than \$100 (excluding children) \$3/Mo

Subsequent action loan fee \$20.00/loan

ATM fee- exceeding two (2) usages per month, \$1.50

We're on the Web!

WWW.FirePoliceCU.Org

IT IS WINTER TIME.

Get some quick cash with our WINTER LOAN SPECIAL. Come see us or call us!

6.00% APR (with 600 credit score)

