



# NEWSLETTER

Quarter 4 | 2021

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## Message From The President

Wow. That was a fast one!

Just like that, summer is coming to an end, and school is ramping up.

Your Richmond Virginia Fire Police Credit Union family couldn't be more excited about everything this time of year brings forth- football games, last-minute family trips, and of course, numerous food and music events.

We also look forward to highlighting our uniquely designed products and services for our newest eligible members, including ways to help parents with products like our signature loans and 100% financed auto loans.

As current members, I encourage you to share the benefits of membership with your friends and family so we may continue to complement the ways we give our members a secure financial advantage.

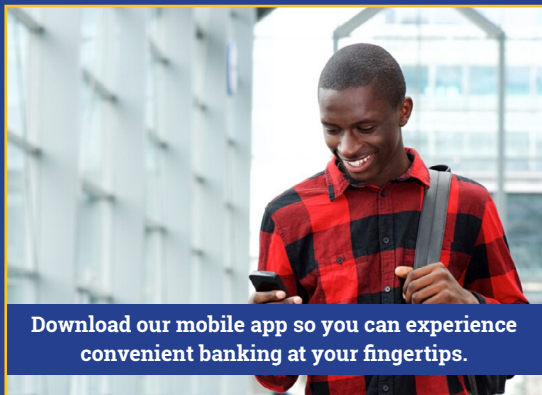
## 6 Ways To Avoid Identity Theft While Traveling

Taking a trip for business or pleasure can involve a lot of planning. One item you should have on your to-do list — taking steps to help protect yourself from identity theft while on the road. Check out these 6 tips to help make your travel a little less risky when it comes to identity theft.

1. Stop mail delivery to your home.
2. Pay your bills before you leave home.
3. Leave your travel plans off social media
4. Alert your bank and credit card companies you will be traveling
5. Use the hotel safe
6. Be careful when using public Wi-Fi



**REMINDER:** Richmond Virginia Fire Police Credit Union can change the status of a members' debit card! Call us for assistance.



Download our mobile app so you can experience convenient banking at your fingertips.



## HOLIDAY CLOSURES

Election Day  
Tuesday, November 2

Veterans Day  
Thursday, November 11

Thanksgiving  
Thursday, November 25

Black Friday  
Friday, November 26

Christmas Holiday  
Thursday, December 23

Christmas Eve  
Friday, December 24

NYE  
Friday, December 31

**REFINANCE WITH US!** Refinancing can potentially lower your monthly mortgage payment, pay off your mortgage faster, or get cash out for that project you've been planning. Visit our website for more information.

## How to Refinance Your Car Loan

Refinancing debt is a common strategy to address issues with your budget. By swapping out your old loan for a new one with lower payments or a lower interest rate, you have the option to free up funds in the short term or save money in the long term.

If you have a car loan, that's a good place to start because they tend to require less upfront costs and fewer years than having to refinance a mortgage, for example. We'll break down everything you need to know about refinancing a car loan, including how to decide whether or not it's the right choice.



**Our Staff**

**Jasmine Parham** – Option 1  
Member Service Rep - Extension 205

**Chemeka Williams** – Option 1  
Member Service Rep (Part-time) - Extension 204

**Cheryl Northam** – Option 2  
Loan Officer - Extension 206

**Robert Jones** – Option 2  
Loan Officer (Part-time) - Extension 104

**Christina Bridgers** – Option 3  
ACH Specialist - Extension 105

**Suzanne Runge** – Option 3  
Operations Officer - Extension 202

**Iris Ellis** – Option 3 - President - Extension 208

**What Can Your Home Pay For?**

Did you know that your home can cover some of your largest expenses? With a HELOC, you can draw on the equity at any time, and we lend up to 80% of the appraised value of your home.



**WOW PROMOTIONAL RATES**

**WOW!!!! We have slashed our rates.  
Even if your credit is not A+, contact us!**

<b>Auto Purchase or Refinance* Loans</b>	<b>% APR</b>
Terms up to 60 months.....	1.99% to 5.99%
61-72 months.....	3.24% to 6.99%
73-84 months.....	4.24% to 7.99%

<b>Recreational Vehicle Purchase and Refinance* Loans</b>	
Up to 60 months.....	3.69% to 6.69%
61 - 84 months .....	3.82% to 6.17%
85 - 120 months .....	3.94% to 6.39%

<b>Personal** Loans</b>	
12 months .....	4.25% to 7.00%
13 to 24 months.....	4.75% to 7.50%
25 to 36 months.....	5.25% to 8.00%

<b>Home Equity Loans</b>	
Up to 60 months (Closed End – Fixed Rate) .....	4.25%
61 - 120 months .....	5.25%
Up to 180 months (Open-End – Variable Rate – Wall Street Prime).....	3.25%

**NEW LIMITED OFFER - HOME MORTGAGE LOANS**  
Finance your home purchase with us!! Fixed rate: Based on Wall Street Journal Prime (3.25% on 6/16/21). Maximum term 20 years No Points

\* These rates are available on vehicles purchased and financed with competitors 6 months (January 1, 2021 to June 30, 2021).

\*\* New money only. Excludes dollars owed the credit union currently. Restrictions may apply. All loans subject to normal underwriting guidelines.

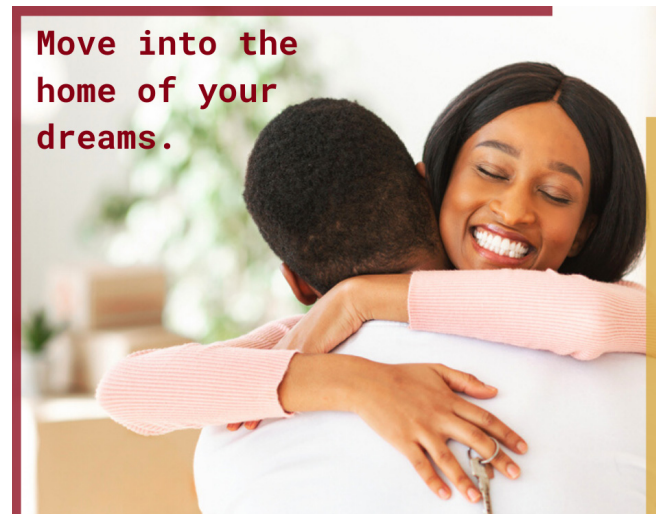
**2021 ANNUAL MEETING**

Every member is invited to attend the 2021 annual meeting, which will be held virtually again this year. Join us online at 6:00 p.m. on Thursday, November 11, 2021 (Veterans Day).



**Please email [iris@firepolicecu.org](mailto:iris@firepolicecu.org) to obtain a link to the meeting.**

**Move into the home of your dreams.**



We believe that each of our members deserves affordable and comfortable housing. At Richmond VA Fire Police CU, we offer a variety of mortgage loans to fit each of your individual needs! Let us welcome you home when you apply today.

**Current Deposit Rates**

RATE CHART EFFECTIVE 01/01/2021

IRA and Certificate rates are for renewals only.

New IRA and new Certificates have been suspended until further notice.

<b>Account Types</b>	<b>Minimum Opening Deposit</b>	<b>Minimum Balance to earn dividends</b>	<b>Dividend Rate</b>	<b>Annual Percentage Yield (APY)**</b>
<b>Regular Savings &amp; Club Accounts</b> .....	\$5.00 .....	\$100.00 .....	0.05%* .....	0.05%* .....
<b>Kid Club Account</b> .....	\$5.00 .....	\$5.00 .....	0.05%* .....	0.05%* .....
<b>6 MONTH CDs will renew at 0.15% APR</b> .....	\$500.00 .....	\$500.00 .....	0.15%* .....	0.15%* .....
<b>1 YEAR CDs will renew at 0.40% APR</b> .....	\$500.00 .....	\$1000.00 .....	0.40%* .....	0.40%* .....
<b>3 YEAR CDs will renew at 0.65% APR</b> .....	\$500.00 .....	\$1000.00 .....	0.65%* .....	0.065%* .....
<b>Checking</b> .....	\$5.00 .....	\$2,000.00 .....	0.05%* .....	0.05%* .....
<b>IRA Savings (Traditional, Roth, &amp; Coverdell)</b> .....	\$5.00 .....	\$5.00 .....	0.20%* .....	0.20%* .....

**Important Disclosures**

All Accounts: fees may reduce earnings on your accounts. SAVINGS CERTIFICATES & IRAs: a penalty may be imposed for early withdrawals. CHECKING & SAVINGS ACCOUNTS: APYs may change after account is opened.

\*APR = ANNUAL PERCENTAGE RATE. APR DOES NOT FLUCTUATE WITH CHANGES TO AN INDEX. THIS DOES NOT MEAN THAT THE INTEREST RATE WILL NEVER CHANGE, BUT RICHMOND VIRGINIA FIRE POLICE CREDIT UNION MUST NOTIFY YOU BEFORE THE CHANGE OCCURS, AND IN MOST CIRCUMSTANCES CAN APPLY THE HIGHER RATE ONLY TO PURCHASES AND OTHER TRANSACTIONS YOU MAKE AFTER YOU GET THE NOTICE.  
\*\*APY = ANNUAL PERCENTAGE YIELD. RATES ARE SUBJECT TO CHANGE AT ANY TIME AND ARE NOT GUARANTEED.