



NEWSLETTER

Quarter 3 | 2023

- P1. Message From the President
- Hit the Road This Summer
- Holiday Closures
- Set Sail Into New Horizons
- Plan the Perfect Boat Day
- How to Financially Survive Wedding Season

- P2. Ready for a Well-Deserved Vacation?
- How to Go Camping on a Budget
- Our Staff
- Revamp Your Ride
- Take Advantage of Our Mobile App
- Current Deposit Rates

Message From The President

To Our Member-Owners:

As we begin the third quarter of the year, I want to take a moment to thank you for your continued trust and confidence in Richmond Virginia Fire Police Credit Union. It's our privilege to serve you - we remain committed to providing you with the highest level of service and support.

As always, we value your feedback and are continuously working to improve our products and services to better serve your needs. If you have any suggestions or questions, please do not hesitate to reach out.

Thank you again for your continued membership and support of our credit union. We look forward to serving you in the months and years ahead.

SET SAIL WITH CONFIDENCE: PLAN THE PERFECT BOAT DAY!



Plan the perfect boat day by securing a boat loan from Richmond Virginia Fire Police Credit Union. We provide members with competitive rates, personalized service, and favorable loan options. Once approved, choose the vessel and the location, and pack essentials. Prioritize safety, follow regulations, and check the weather forecast. Plan activities like fishing, water sports, and relaxation. Capture memories with photos and videos. We can help finance your boating adventure, making your dream boat day a reality. Get ahead with a boat loan from Richmond Virginia Fire Police Credit Union and set sail for an unforgettable experience on the water!



HIT THE ROAD THIS SUMMER!

We're here to help you drive away with your dream car! Apply for an auto loan and enjoy flexible terms, low rates, and personalized service.

[LEARN MORE](#)

Holiday Closures

Independence Day: Tuesday, July 4, 2023

Labor Day: Monday, September 4, 2023

SAIL INTO NEW HORIZONS WITH OUR BOAT LOAN!



Whether you're a firefighter or a police officer, we're here to help you make waves on the water.

[SET SAIL AND APPLY TODAY!](#)

HOW TO FINANCIALLY SURVIVE WEDDING SEASON

With the summer wedding season fast approaching, it's important to be financially prepared for the festivities. Here are some tips to help you financially survive the season:

- 1. Create a Budget:** Set a budget for all wedding-related expenses, including gifts, attire, travel, and accommodation. Stick to it to avoid overspending.
- 2. Plan Ahead:** Book flights and accommodations in advance to take advantage of early bird discounts.
- 3. Be Selective With Gifts:** Choose meaningful yet budget-friendly gifts or consider splitting the cost with others if the gift is costly.
- 4. Opt for Affordable Attire:** Look for sales, borrow or rent attire, or repurpose what you already have to save on wedding attire costs.
- 5. Limit Extra Expenses:** Be mindful of additional costs such as pre-wedding events, transportation, and meals, and limit unnecessary spending.
- 6. Be Honest With Yourself:** If attending multiple weddings will strain your budget, politely decline some invitations or choose to attend only one or two.

By being proactive and budget-conscious, you can financially survive the summer wedding season without breaking the bank and enjoy the celebrations stress-free.

READY FOR A WELL-DESERVED VACATION?

Our personal loans can turn your dream vacation into a reality! Whether you're lounging on the beach or exploring new destinations, we've got you covered.

[LEARN MORE](#)



Our Staff

Iris Ellis, CEO/President, Ext. 208

Suzanne Runge, Operations Officer, Ext. 202

Christina Bridgers, Accountant, Ext. 105

Jey Johnson, Loan Officer, Ext. 206

Linda Worsley, Member Service, Ext. 205

We currently have an opening on the Supervisory Committee.

For more information, visit: firepolicecu.org/our-volunteers-staff

HOW TO GO CAMPING ON A BUDGET

You don't have to spend a chunk of change to make memories and have an incredible time with your loved ones. Here are eight ways you can go camping on a budget:

- 1. Tent Camping:** Tent camping is one of the cheapest forms of camping with a shelter. You can get a high-quality tent for less than a single RV payment.
- 2. Borrow Camping Gear:** Borrowing camping gear from friends or family is a great way to save money. Especially if you or your fellow campers are new to camping - you don't want to spend hundreds of dollars on gear you don't need or discover that someone hates the experience.
- 3. Stay Close to Home:** If you're hauling a massive RV around, filling up your fuel tank can be costly. Minimize the cost of gas by finding campsites that are close to home.
- 4. Cook Instead of Eating Out:** Embrace the camping experience by crafting a menu ahead of time that you can prepare at your campsite. You can save a lot of money by cooking over a campfire or bringing cooking equipment.
- 5. Stay at State Campgrounds or County Parks:** While they may offer fewer amenities or luxuries, staying at a state campground or county park can be a budget-friendly option if you're looking to avoid campsite fees.
- 6. Camp During the Shoulder Seasons:** Take advantage of the discounts campgrounds provide during shoulder seasons. Shoulder seasons typically fall between the busy seasons.
- 7. Look for Free Activities Near Your Campsite:** Activities like biking, hiking, and fishing can be a great way to spend time outdoors and not spend money. In addition, many state, national, and county parks offer ranger-led activities that are free to enjoy.



REVAMP YOUR RIDE!

It's time to upgrade your wheels! When you refinance your auto loan, you can refuel your budget and enjoy lower interest rates, flexible terms, and extra cash in your pocket.

SAVE MONEY AND APPLY TODAY!

TAKE ADVANTAGE OF OUR MOBILE APP!

Seamlessly manage your accounts, transfer funds, pay bills, and even deposit checks from anywhere, anytime.



Current Deposit Rates

RATE CHART EFFECTIVE 7/1/2023

IRA and Certificate rates are for renewals only.

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

Account Types	Minimum Opening Deposit	Minimum Balance to earn dividends	Dividend Rate	Annual Percentage Yield (APY)**	
Regular Savings & Club Accounts	\$5.00	\$100.00	0.25%*	0.25%*	Quarterly
Kid Club Account	\$5.00	\$5.00	0.25%*	0.25%*	Quarterly
6-MONTH CDs will renew at 1.15% APR	\$500.00	\$500.00	1.15%*	1.157%*	Quarterly
1-YEAR CDs will renew at 1.60% APR	\$500.00	\$1,000.00	1.60%*	1.613%*	Quarterly
3-YEAR CDs will renew at 2.15% APR	\$500.00	\$1,000.00	2.15%*	2.173%*	Quarterly
Checking	\$5.00	\$2,000.00	0.15%*	0.15%*	Quarterly
IRA Savings (Traditional, Roth, & Coverdell)	\$5.00	\$5.00	0.25%*	0.25%*	Quarterly

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.