



NEWSLETTER

Quarter 4 | 2022

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Message From The President

To Our Member Owners:

As we close out the year, we want to take a moment to thank you for everything you do. It's because of people like you that we get to wake up each morning feeling safe. Your commitment to us is what drives our commitment to you!

You dedicate yourself to serving our community, so we strive to serve you in whatever ways we can. From providing you with convenient products and services to being there for life's big moments, like buying a house or a new car, it's the least we can do!

Thank you for sacrificing your time and safety to protect our community. Because of your heroism, we have the privilege of serving the community in our own way. We pledge to have your back because, without you, none of this would be possible.



We offer convenient e-Services that make banking with us on the go quick and easy. Try them out today and experience Richmond Virginia Fire Police Credit Union in the palm of your hand!

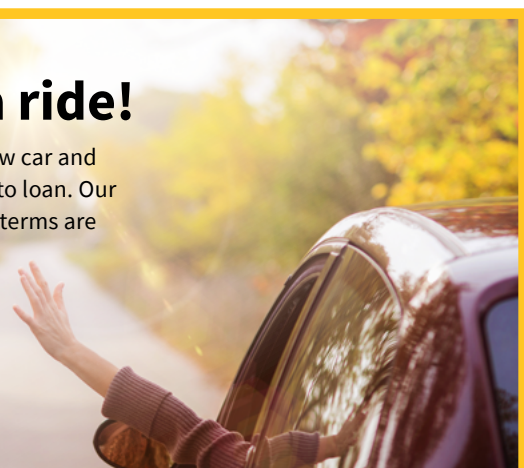
[LEARN MORE ON OUR WEBSITE](#)

Let's go for a ride!

Stop picturing yourself in a new car and put yourself in one with an auto loan. Our competitive rates and flexible terms are something to race toward!

Check out our low rates on our website!

[LEARN MORE](#)



SAVE YOURSELF A LITTLE CASH THIS FALL!

With the skip-a-payment program from Richmond Virginia Fire Police Credit Union, you'll get to miss one of your loan payments during a time of need. We're always here to help you succeed, especially when you need it the most!

3 Tips for Buying a Car

Get pre-approved for a loan

Before you head to the dealership, try to get pre-approved for a loan through your credit union! That way, you can check in with your credit and set a budget.

Stay away from add-ons

Say no to the extras and if there is something you want, take the time to hunt for the best deal. You can add services at any time. It doesn't have to be the same day you buy!

Avoid long-term loans

When you agree to a long-term loan, you agree to pay more interest. You could even end up paying more than the car is worth! Loans that are six years or more are the ones you should avoid. A good rule of thumb is if you can't afford the car on a 5-year loan, it might be too expensive.

Personal Loans Made For You!



Do you need to consolidate debt or buy that big-ticket item you need? We offer all types of loans available to meet your financial needs. Apply in-person or online and enjoy incredible rates and exceptional member services.

[LEARN MORE ON OUR WEBSITE](#)

Get out and explore!

Apply for a recreational vehicle loan with Richmond Virginia Fire Police Credit Union today and you can spend this fall season enjoying the open road and the changing leaves.

Visit our website to learn more!

[LEARN MORE](#)



Turn your house into a home with a home equity loan. Apply on our website today!

[LEARN MORE](#)



Get a convenient card!

Our VISA Credit Card makes life easier, because that's how it should be. Fixed rates, no annual fee, and rewards are just a few of the perks!

[LEARN MORE ON OUR WEBSITE](#)

Credit Union Closures

Christmas: Friday, December 23 and Monday, December 26

New Year's Observed: Monday, January 2



Tips For Hosting On A Budget

You're a fabulous host, but your wallet always pays the price! Save on hosting essentials this year without compromising the wow factor. Create cozy memories and table spreads that wow without breaking the bank. Follow these budget-friendly tips to put those coveted Hallmark movie scenes to shame.

Build your budget over time to help alleviate costs. Creating holiday memories out of pocket is a big undertaking! If you open a Christmas Club Account, we do the work for you! Monthly deposits can be made into your account, which will then become available just in time for those seasonal trips to Home Goods.

Bring the holly to your own front door. The first thing your guests see when they arrive is your front door— make it festive! Use your tree trimmings to make a wreath and garland, and strategically place pinecones to create an inviting scene that smells good, too! To decorate the entire house on a budget, you might want to keep an eye on your neighborhood's Facebook page for garage sales and giveaways. Simple, affordable details can set the tone for the entire night.

Encourage your guests to bring dishes. There's nothing quite like a potluck. When everyone brings something, it's less stressful for the host! Plus, you can swap recipes and enjoy your new favorite sides and desserts for years to come.

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.

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