

MAKING A DIFFERENCE, IT'S WHAT WE DO!

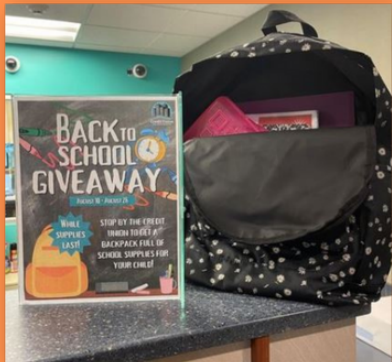
COMMUNITY CORNER



Our Anthem Lemonaid stand raised a total of \$760 to help put a "squeeze" on childhood cancer. All proceeds went to the Children's Hospital at VCU.



We attended Community Fun Day and let everyone in the community know about all the fun things we have to offer.



We held a backpack giveaway in August for our community and giveaway 20 backpacks.



We offer refinancing on vehicle and personal loans. curich.org/rates

FALL 2022

TRUST US,
WE KNOW BALANCE

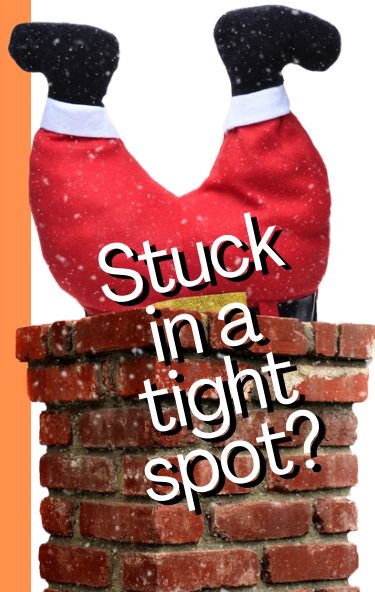
Transfer your balance to Credit Union of Richmond

Call us at 804-355-9684 to learn more.



TODAY'S DREAM...
Tomorrow's reality

Auto loans from Credit Union of Richmond curich.org/car-loans



HOLIDAY Skip - a - Payment

- Skip-A-Pay is available on vehicle and personal loans
- There is a \$35 fee per loan
- You must be in good standing on all accounts
- 6 consecutive months of satisfactory payments
- Does not apply to all HELCOs or VISA Credit Cards
- You must contact a loan officer to apply
- Fee(s) paid prior to loan extension
- Must apply before 12/31/2022
- *Restrictions apply

Account History Printout	\$1.00/ per printout or fiche
Account Research/Balance Checkbook	\$10.00 per hour or any part of an hour
ACH Return Item	\$30.00 /Item
Account Statement Printout	\$3.00 / per statement cycle
ATM Balance Inquiry	\$1.00
Business Accounts – Min Bal Req	\$10.00 when balance drops under \$250.00
Carfax	\$18.00
Check Cashing	\$5.00 each (see ways to avoid fee)
Check Copy	\$2.50 / per check
Check Printing Order	Prices may vary depending upon style of check
Christmas Club - early withdrawal fee	\$10.00
Close / Re-open Account	\$30.00
Counter Checks(draft accounts)	\$1.00 per check
Coupon Books – Replacement	\$5.00
Courtesy Pay	\$30.00 / item
Deposited item Return	\$30.00 / item
DMV title fee (New Loan)	\$25.00
DMV Title Change Fee	\$25.00
DREAMER Excessive Transfer fee	\$15 each additional transfer (First 3 a month are free)
Excessive share withdrawal fee	\$5.00 (3 free)
Fax Copies For Members	\$1.00 per page/Max \$5.00
Garnishment/Lien Processing	\$50.00
ICAPS One Time Transaction	\$5.00
ICAPS Recurring Transaction	\$30.00
Inactive Account	\$5.00/month if no activity for 12 months if balance is under \$100. Applies to members under the age of 19.
Invalid Address	\$5.00 /month
IRA early withdrawal fee	\$100.00
Make Copies for Members	\$1.00 per page/Max \$5.00
Movie Tickets – Regal	\$11.00 per ticket
Movie Tickets – Bow Tie	\$9.00 per ticket
Non-member Check Cashing	\$5.00 per check
Non-proprietary ATM Withdrawal	\$3.00 per transaction
Notary Fee	\$5.00 per document
Overnight Delivery of Debit or ATM Cards	\$75.00
Overnight Loan Payoff	\$75.00
Overdraft Transfer Fee (automated transfer from any account or LOC)	\$3.00 per occurrence
Overnight Bill Pay Check Fee	\$15
Pay Off Fax Fee	\$10.00
Payday Loan	\$25.00 per request
Personal Service Phone Assistance	\$3.00 effective 5/1/2016
PIN Replacement	\$5.00
Postage Stamps	Priced at current rate
Replacement of Debit or ATM Cards	\$10.00 / per card
Returned Check	\$30.00 / item
Rush Delivery of Debit or ATM Cards	\$50.00 / per card
Safe Deposit Drill Fee	\$200
Safe Deposit Replacement Key	\$35
Safe Deposit Rental 3" x 10" Box	\$40.00
Safe Deposit Rental 3" x 5" Box	\$30.00
Safe Deposit Rental 5" x 10" Box	\$45.00
Safe Deposit Rental 5" x 5" Box	\$35.00
Safe Deposit Rental 10" x 10" Box	\$50.00
Same Day Bill Pay	\$10.00
Second Chance Checking	\$10.00 / per month
Skip Payment on Non-Mortgage Loans	\$35.00 / per loan
Stop Payment (Series, Lost or Stolen)	\$35 per each occurrence
Stop Payment (single)	\$30.00 / item
Subordination Agreement Processing	\$75.00 / per Agreement
Teller Checks (limit 1 per month free)	\$5.00 per check
Transfer Now Instant Fee	\$3 per each transfer
Travelers Card	\$6.95/\$4.95 Reload
Verification of Accounts from other Financial Institutions	\$10.00
VISA Gift Card	\$3.00
Wire Transfer (outgoing)	\$15.00 / per transfer

Fee Schedule Effective December 1, 2022



**Credit Union
OF RICHMOND**

1601 Ownby Lane Richmond, VA 23220

Office Information:

Phone: 804-355-9684

Fax: 804-355-9725

Priority Line: 888-427-9394

Lobby Hours:

Monday - Friday 8AM - 4PM

Drive-Thru Hours:

Monday - Wednesday 8AM - 4PM

Thursday - Friday 8AM - 6PM

Loan Dept. Hours:

Monday - Wednesday 8AM - 4PM

Thursday - Friday 8AM - 6PM (*by appointment only*).

Holiday Closings:

Columbus Day

Monday, October 10, 2022

Veterans Day

Friday, November 11, 2022

Thanksgiving

Thursday, November 24, 2022

Black Friday

Friday, November 25, 2022

Christmas Eve (Close at noon)

Friday, December 23, 2022

**Christmas Day (Observed for
December 26th)**

Monday, December 26, 2022

New Year's Eve (Close at noon)

Friday, December 30th, 2022

**New Years Day (Observed for
Monday, January 2nd)**

Monday, January 2nd, 2022



Federally insured by the NCUA.