



# Quarterly News | January 2023

\*APR is Annual Percentage Rate. 3.74% APR is applicable on new autos with a 20% down payment and, terms up to 42 months. Rates are subject to change and are based on creditworthiness, age of vehicle, and terms of the loan. Therefore, your actual rate may differ. Collateral is subject to approval. Not all borrowers will qualify. Minimum loan amount is \$25,000 for terms of 84 months. A loan payment example: \$20,000 financed for 42 months with a rate of 3.74% would make the monthly payment \$494.



## Celebrating 100 Years!

On November 22, 2023 we will celebrate our 100th year anniversary. We would like to thank you all for an incredible 100 years and many more to come. We are Virginia's longest running credit union.

Rates as low as 3.74% APR\*



Your child can earn money for good grades with a Credit Union of Richmond's Kids Club or Teen Account. These accounts provide educational material and teaches youth about finances.



Earn rewards when you swipe on VISA® Gold and Platinum cards



Go to [curich.org/kids-account](http://curich.org/kids-account) or [curich.org/teen-account](http://curich.org/teen-account) to learn more

Whether you need funds for a large expense or have a home project, we have you covered. Give us a call at 804-355-9684.



## ***Stay ahead of Payment Scams***

***We are here to help. Please share these tips with your family and loved ones!***

**Stay ahead of impostor scams** Scammers may pose as credit union employees, utility companies, online stores, IRS employees and more. You should be wary of phone calls, texts and emails that come out of the blue and ask for your personal information. Don't reply back to the messages. Instead, contact the company directly.

**Guard your information** Fraudsters may ask you to share passwords, one-time passcodes, or account details. This method is referred to as "phishing." The credit union will never contact you and ask for your password or confidential information. You should always contact the company or merchant directly when in doubt.

**Avoid anything that is too-good-to-be-true** You should beware of scams that involve someone trying to sell you merchandise that you will never receive such as pets, concert or sporting event tickets, jewelry, and cryptocurrency. We recommend that you only make purchases from reputable businesses.

**Zelle and Home banking** You should always treat Zelle as cash. Only send money to people you know and trust or small reputable businesses since you can not get those payments back. Furthermore, you should never give your password or a one-time passcode to anyone to prevent unauthorized transactions.

## **Other Important Updates**

**Youth Certificate Special** We are offering a promotional youth certificate for 2023. This special product is only available to members under the age of 18. To learn more about this special promotional offering please contact member services.

**Fee update** Beginning in January 15, 2023, We will not charge a returned check fee if you deposit a check written by another person or business that is ultimately returned due to non-sufficient funds.

**Courtesy Pay** On February 1, 2023 our default courtesy pay limit will be raised from \$100 to \$250. If you have any questions, or want to request a lower limit, contact member services. This only applies to personal checking accounts (excludes second chance and business).



**Credit Union**  
OF RICHMOND

1601 Ownby Lane  
Richmond, VA

### **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

### **Loan Dept. Hours:**

Monday - Wednesday 8AM - 4PM

Thursday - Friday 8AM - 6PM

(By appointment only after 4PM)

### **Holiday Closings:**

**Martin Luther King Jr Day:**

Monday, January 16th, 2023

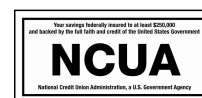
**Presidents Day:**

Monday, February 20th, 2023

For more information on Holiday

Closings please go to:

[curich.org/holiday-closings](http://curich.org/holiday-closings)



*This credit union is federally insured by the National Credit Union Administration and is an Equal Housing Lender.*