



**Credit Union  
OF RICHMOND**

# The Credit Union of Richmond

VOL. 7... No. 19

1601 Ownby Lane Richmond, VA 23220

Visit us at: [curich.org](http://curich.org)

## Rates as Low as 2.74%APR\*

### RV/AUTO/BOAT & MOTORCYCLE LOANS

*Thank you for choosing Credit Union of Richmond as your financial institution for your Loans, Mortgages, Savings & Banking needs.*

Kiss those high rates goodbye!

Bring in your auto loan from another financial institution today and we will deposit

**\$100 into your savings!**

Apply online or in person today!

Lets see how much we can save you.

**804-355-9684**

<https://curich.org/loan>

Our loan officers are here to help!

\*Restrictions apply, credit rates based on creditworthiness. Auto loans currently financed through the Credit Union of Richmond, cannot be refinanced with this offer.



\*APR is Annual Percentage Rate. The Annual Percentage Rate is the advertised rate and can vary based on creditworthiness, age of vehicle and terms of the loan. Your rate can be higher or lower depending on credit performance. Financing up to the retail value of the auto is available. The rate on a new/used vehicle could be as low as 2.74%. Rate is subject to change without notice. Auto loans currently financed through the credit union cannot be refinanced with this offer. Payment Example: payments on a loan at 2.74% for a term of 60 months would be \$18.00 per \$1,000 borrowed

## ....Phishing, Vishing, Smishing, & Pharming is **NO JOKE!**

**CUofR wants to see you rich! With the age of the internet, crooks are finding crooked ways to defraud people by using technology to get people to send money and dish out personal information.**

- **Scammers can fake caller IDs. If someone is asking for money and personal information (social security number) HANG UP.**
- **Be skeptical about free trials. Those free trials may not be so free. Read the terms and conditions and cancellation policy before you sign up for anything**
- **If you are not sure of something, RESEARCH! Look at reviews of what others are saying.**
- **When getting calls or emails for your financial institution that you feel are risky, hang up and call the bank to confirm**

**If it sounds too good to be true .... then it probably is...**

## Understanding your balance:

### Available Balance:

The amount of money in your account that is available for you to use without incurring an overdraft fee. This balance may be less than your "actual balance" because it includes any outstanding holds such as debit card authorizations or check deposits (Placed on hold). This balance does not include any outstanding checks which have not cleared your account.

### Actual Balance:

# VS

The amount of money that is in your account at any given time.

Account Type: REGULAR SHARES (01)

Available Balance: \$2.83

Current Balance: \$7.83

Nickname:

Hide Account 

## Have you tried Courtesy Pay?

**Courtesy Pay** is a service which allows you to overdraft your account and pay transactions which may have otherwise been returned due to insufficient funds

**There is a \$30 charge each time a transaction is authorized. We do not charge a monthly fee if service is not used.**

## Shopping for a new home?

Credit Union of Richmond has a wide variety of loans and mortgage solutions to fit your budget!

Contact or email John Holcomb:  
804-355-9684 Ext. 116  
jholcomb@curich.org



CUofR has upgraded to a new home banking system! Check out the features below:



- The ability to transfer funds to and from an account at another financial institution
- Two-Factor Authentication
- Upgraded Bill Pay
- Pay others via text message
- Ability to make loan payments from another bank or credit union
- And much more!

**Questions?** Contact a credit union representative at: **804-355-9684**



Join Credit Union of Richmond  
July 19th to help "put a squeeze"  
on childhood cancer.

### Drive-Thru Hours

Mon - Wed 8am - 4pm  
Thurs & Fri 8am - 6pm

### Lobby Hours

Mon - Fri 8am - 4pm

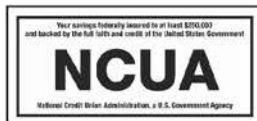
### Loan Dept. Hours

Mon - Fri 8am - 4pm

### Member Resources:

- ✓ Avoid Fees
- ✓ Priority Line
- ✓ Mobile App
- ✓ Online Banking
- ✓ Access Your Account 24/7

804-355-9684 Phone  
804-355-9725 Fax  
888-427-9394 Priority Line



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Richmond, VA 23220-1318

[www.curich.org](http://www.curich.org)

FOLLOW US:

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Apple Pay<sup>®</sup>  
Available!

Mobile APP



Apple Pay

GET IT ON  
Google Play

Download on the  
App Store

This credit union is federally insured  
by the National Credit Union Administration