



*New year,  
New you,  
New car!*

Rates as low as  
**2.74%**  
APR\*

\*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.

### Not so **free** trials

Please remember to **read** the terms and conditions on a free trial, **research** the product and **cancel** before the end of the trial period to avoid possible fraud and any disputes with your financial institution.

### In the mood for a movie?

Stop by Credit Union of Richmond today for discount movie tickets at Bow Tie and Regal Cinemas.



*Happy*

*January!*

*NEW* Year,

*NEW* Home.

Start saving for  
**Christmas 2020**  
by opening up a  
**Christmas Club**  
account.

Contact our Mortgage Loan Officer John Holcomb  
NMLS#763551 at (804)355-9684 EXT. 116

# Coming Soon!

# 2020

## Annual Meeting



# Save The Date!

Wednesday, March 18<sup>th</sup> 2020

Doors open at 5:30 | Meeting begins at 6pm

Dinner will be served.

*There will be giveaways and prizes*

**Location:**

Sport Center of Richmond  
(SCOR)

1385 Overbrook Rd. Richmond, VA 23220

### Travel Notice Reminder

Going out of town? Call us at 804-355-9684, let us know where you are traveling and the dates of travel to put a Travel notice on your card to avoid any unwanted financial disputes.

**When using your debit card out of town, always use your PIN number.**

## Community Corner

We encourage our members to review our membership disclosures on an ongoing basis and carefully monitor your account so you understand how to manage your account efficiently and avoid any unwarranted fees.

You may request a physical copy of our membership disclosures by **contacting us at 804-355-9684, or access these disclosures electronically:**

<https://curich.org/disclosures-notice/>

If you have any questions concerning your account, please contact a representative at your earliest convenience.



## intuit turbotax

As a member of Credit Union of Richmond you are able to receive 15% off or more when you file your taxes through TurboTax.

> <http://curich.org/member-resources/> <

### 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



**Credit Union  
OF RICHMOND**  
1601 Ownby Lane  
Richmond, VA 23220-1318

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

### FOLLOW US:

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

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