

Fall

Rates as low
as
2.74 APR*

Into Savings

We Are Open!



Credit Union
OF RICHMOND

*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 examples payments on a loan at 2.74% for a term of 60 months would be \$18.00 per \$1,000 borrowed.

Sometimes your credit score is just a "snapshot"

If you are interested in a mortgage and think you know your credit score it could be inaccurate. Some credit websites are not always an accurate depiction of your credit score. For a more accurate score, please give our Mortgage Loan Officer John Holcomb NMLS#763551 a call at 804-355-9684 EXT. 116.

A commitment to your safety:

Our lobby is now open to serve you. Here at Credit Union of Richmond our top priority is the health and safety of our members and staff. We have been taking extra precautions to safely serve you such as:

- Members and staff wearing facial coverings over their nose and mouth when in the building
- Hand sanitizing stations
- Limited people in the building
- Thorough cleaning each day

For any updates or changes please like us on Facebook and monitor our [curich.org/covid-19-update](https://www.curich.org/covid-19-update) webpage.

Positive reviews from awesome members like you help others feel confident about choosing Credit Union of Richmond as their preferred financial institution. We would love if you could take 60 seconds to go to: [https://g.page/credit-union-of-richmond/review?gm](https://www.g.page/credit-union-of-richmond/review?gm) and share your great experiences!

Don't feel comfortable coming in branch? Well bank on the go! Whether you are at home, work or on the go, you can access your CUofR account anytime through home banking and the mobile app. Our home banking and mobile app have many features such as:

- Account summary
- Remote deposit
- Transfer funds within accounts
- Make loan payments
- Bill pay
- Sign up for e-statements, e-notifications and alerts
- Check images
- 24/7 service
- And more!





Avoid Scams



- Do not click on sketchy links. A great tip is to always hover your mouse over the link to determine if the link is legit.
- Use a credit card for all online transactions because you can often dispute credit card charges. Please do your research on the company prior to using your credit card online.
- Do research before giving anyone any charitable donations.
- Never give your information out to anyone that is calling or emailing you.
- Use trusted browsers, search engines and email systems.
- Always keep your antivirus software up to date.
- Monitor your account regularly.

Did you have a chance to receive a CUofR Kindness card?

For the months of August and September, we gave away \$5 gift cards at random through our teller line and loan department as way to make our members smile during this time of uncertainty. If you won a CUofR kindness card be sure to share with us how we helped brighten your day and remember to pay it forward!

Fall in love with a new home this fall! Contact our Mortgage Loan Officer John Holcomb
NMLS#763551 at
804-355-9684 EXT. 116.

Tune into Skip-A-Pay

- Skip-A-Pay available on vehicle and personal loans
- \$25 fee per loan
- Good standing on all accounts
- 6 consecutive months of satisfactory payments
- Does not apply to HELOCs or VISA Credit Cards
- You must contact a loan officer to apply
- Fee(s) paid prior to loan extension
- **Must apply before 12/31/2020**
- *Restrictions apply

Channel a Stress Free Holiday!

Drive-Thru Hours

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

Lobby Hours

Mon - Fri 8am - 4pm

Loan Dept. Hours

Mon - Fri 8am - 4pm

Holiday Closings

Columbus Day 10/12
Veterans Day 11/11
Thanksgiving 11/26
Black Friday 11/27
Christmas Eve (Close at noon) 12/24
Christmas Day 12/25
New Year's Eve (Close at noon) 12/31

Member Resources:

- ✓ Avoid Fees
- ✓ Priority Line
- ✓ Mobile App
- ✓ Online Banking
- ✓ Access to your account 24/7

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



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



Credit Union OF RICHMOND

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NMLS# 715473

