

# HIT THE BRAKES ON HIGH RATES!

Rates as low as 1.99% APR\*

\*APR is Annual Percentage Rate. 1.99% APR is applicable on New or Used Autos 2016 and newer 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. Minimum loan amount is \$25,000 for terms of 84 months. A loan payment example: \$20,000 financed for 42 months would make the monthly payment \$494.

Tap. Pay. Done. ✓

Purchasing has never been easier with Apple Pay for your debit and credit card to pay quickly and conveniently at checkout in stores, online and in app purchases



**FAST**

The days of fumbling and forgetting your card are over. Mobile wallet is ready to use.



**CONVENIENT**

Mobile wallet is accepted at a growing number of merchants, online and in apps.



**SECURE**

Your card is never exposed to merchants. Keeping your transactions secure.



## Balance transfers = savings!

Transfer your high interest debt to a Credit Union of Richmond VISA Credit Card and pay at a lower rate. Give us a call at (804)355-9684 to learn more.

## First time home buyer?



We offer fast and efficient mortgage services

# TELL YOUR FAMILY FRIENDS EVERYONE



Refer everyone you know to Credit Union of Richmond and tell them about the benefits of being a credit union member:

- For people, not profit
- Members share ownership
- Service driven
- Return profits to members in the form of better rates, low to no fees and new products and services



Apply to the Ben Wilson Scholarship by May 31st

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

## Annual Report Now Available

Our Annual Meeting was held Thursday March 25th via Webex. To find out what you missed and how your credit union did last year, go to [curich.org/annual-meeting](http://curich.org/annual-meeting)

## Holiday closings

- Memorial Day (Monday, May 31st, 2021)
- Juneteenth (Friday, June 18th, 2021)



## You could lower your car payment and earn a \$100 bonus!

You could save money, and possibly receive a lower monthly payment by refinancing your auto loan with Credit Union of Richmond. Refinancing from another lender could help you lower your interest rate, monthly payment, and even pay off your car sooner!

- Refinance your auto from another lender and get a lower rate as low as 1.99% APR\*
- Apply in person or online at your convenience
- Receive a \$100 cash bonus once the loan is booked and funded

\*APR=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 may be available. The rate on a new/used vehicle could be as low as 1.99%. Rate is subject to change without notice. Auto loans currently financed through the credit union cannot be refinanced with this offer.

# uChoose Rewards<sup>®</sup>

Earn points with every dollar spent on your Credit Union of Richmond VISA Credit Card with uChoose Rewards<sup>®</sup>

Earn points on things like:

- Restaurants
- Pharmacy
- Home entertainment
- Retailers
- and more!

## Stop paying monthly fees on your checking account

A Credit Union of Richmond checking account gives you:

- VISA Credit Card
- No monthly service charge
- Mobile banking including remote deposit
- Access to a network of over 30,000 free ATMs and 5,000+ shared branches
- Bill pay
- Unlimited transactions
- AND MORE!

    @CUofRichmond



NLMS# 715473

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

Lobby Hours:

Monday - Friday 8am to 4pm

Drive-Thru Hours:

Monday - Wednesday 8am to 4pm

Thursday - Friday 8am to 4pm