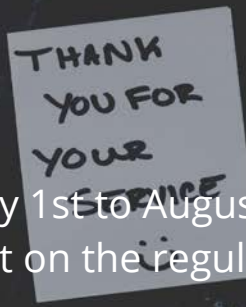


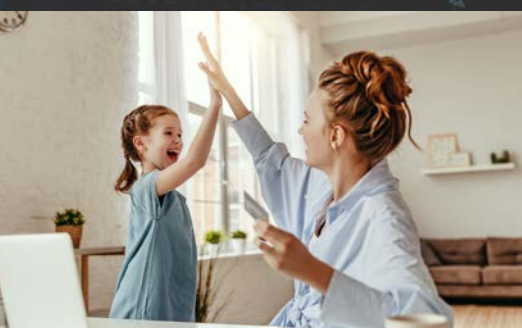


Credit Union
OF RICHMOND

*Delivering Low and
Competitive Rates*



From July 1st to August 31st all postal workers are eligible to receive a 1.00% discount on the regular loan rate for most loans (credit card and real estate loans are excluded).



REWARD YOURSELF

Start rewarding yourself with our VISA Credit Card. Earn 1 point for every \$1 that you spend. Go to curich.org/credit-cards to learn more.

SEND. RECEIVE. SPLIT.

Zelle® makes sending money to friends, family and others fast safe and easy! Go to curich.org/zelle to learn more.

SIGN UP FOR ESTATEMENTS

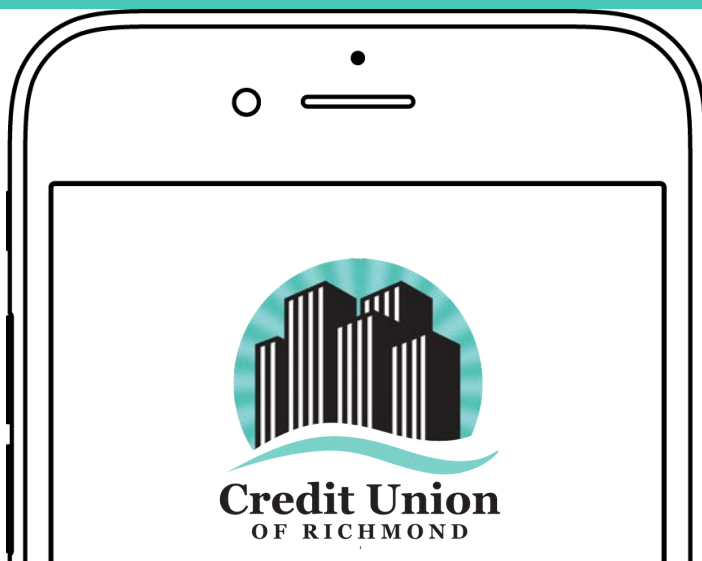
Go green and save trees by signing up for statements. You can sign up and view your statements electronically through online banking.

BANK WHEREVER YOU GO

Keep your wallet full and your mind stress free with online and digital banking. There you can have access to your full account summary, schedule future transfers, bill pay, make loan payments, transfer funds and more. Do all of this without stepping foot in the branch. Go to curich.org/digital-banking to get digital today!

Holiday closings:

- Independence Day (Observed for July 5th Monday, July 5, 2021)
- Labor Day Monday, September 6, 2021
- Columbus Day Monday, October 11, 2021





DRIVE DOWN YOUR PAYMENT!

Are you paying too much on your current auto loan? **REFINANCE** and give us a chance to lower your monthly payment.

- ✓ Rates as low as 1.99% APR*
- ✓ \$100 deposited into savings
- ✓ No payments for up to 60 days

Ready to save? Go to curich.org/loans to learn more!

CREDIT CARD TIPS

- Pay the balance in full if you can.
- Always pay your bill on time.
- Read your monthly statements.
- Don't apply for many credit cards all at once.
- Stay below your credit limit.
- Get a rewards card. Credit Union of Richmond offers Rewards on VISA Platinum and Gold Credit Cards.

Curich.org/credit-cards



***Restrictions apply, all offers and rates are subject to change. ** Credit Union of Richmond loans are not included with this offer. Rates are subject to change at any time and should only be used as a guide.*

**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.*

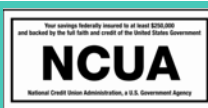
Write Down Your Financial Goals



Studies show that those who write down their financial goals are more likely to succeed compared to those who do not.

Many of us are not bad with managing our personal finance, we just do not know where to begin or what options we have.

Write down your financial goals and bring them to us. We will help you achieve your financial dreams. We offer loans, credit cards, savings and more. Tell your friends!



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 6pm