

SPRING INTO A NEW RATE!



Rates as low
as 1.99%
APR* !



Competitive interest rates | Online application | Flexible repayment options | And more!

*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 1.99%. Rate is subject to change without notice. Auto loans currently financed through the credit union cannot be refinanced with this offer. Payment example: \$20,000 financed for 42 months would make the monthly payment \$494.

Annual Report Now Available!

Our Annual Meeting was held Thursday, March 24th at 4pm via Webex. To find out what you missed go to: curich.org/annual-meeting.

Still recovering from the holidays?

We offer balance transfers on our low interest rate cards. Give us a call at 804-355-9684 for more information.



Apply for the Ben Wilson Scholarship...

Do you have a high school senior who is a current member of Credit Union of Richmond that is interested in furthering their education at a 4 year college, technical or trade school this fall? We are currently accepting applications for our **Ben Wilson Scholarship**. To learn more about this scholarship, the application and how to apply, go to curich.org/scholarships. Applications must be received by Credit Union of Richmond by May 31st, 2022 at 4pm. Good luck!

Lets get to work!



Sometimes change can be a good thing!
If you need funds for a large expense, have a home project going on or are preparing for the unexpected then spring into a

HOME EQUITY LINE OF CREDIT!

Give us a call at 804-355-9684 to learn more.

curich.org/mortgages

Let us see if we can beat your current lenders rate!

Bring in your auto loan from another financial institution and we will deposit **\$100 into your savings.**

Apply online or in person today!

Let us see how much we can save you.

804-355-9684
curich.org/loans

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

Fee Schedule Update:

Beginning 05/01/22, members will only be charged an inactive fee if their cumulative balance is under \$100. To avoid an inactive fee, you should do at least one transaction per each calendar year or maintain a balance of \$100 in your share account(s). If you have questions regarding the inactivity fee, please contact a representative.

Memorial Day:

Holiday Closings & Important Dates: Monday, May 30th, 2022

Scholarship Deadline: Tuesday, May 31st, 2022

Juneteenth:

Monday, June 20th, 2022

Independence Day:

Monday, July 4th, 2022

April is National Credit Union Youth Month!

"Save Small. Dream Big. at your credit union™"

Talking to your children about money can be challenging, but we are committed to giving you the tools and support you need to help your children build good financial habits. For the month of April, we will be having special offers for kids and teen accounts. Stay tuned to our Facebook or your email to learn more.

Hi! Frugal Fiona here and this is my brother Freddie. Here to teach your kids all about financial responsibility! Sign your child up for our Kids Club Account for just \$5 and they can earn prizes for transactions, get money for report card grades and more!

Learn more at curich.org/kids-account



Office Information:

Lobby Hours:

Monday - Friday 8AM - 4PM

Drive-Thru Hours:

Monday - Wednesday 8AM - 4PM

Loan Dept. Hours:

Monday - Wednesday 8AM - 4PM

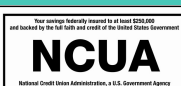
Thursday - Friday 8AM - 6PM (By

appointment only)

Phone: 804-355-9684

Fax: 804-355-9725

Priority Line: 888-427-9394



NMLS#715473

This credit union is federally insured by the National Credit Union Administration and is an Equal Housing Lender.