



## RICHMOND POSTAL CREDIT UNION

### Annual Meeting

**WHEN**

March 28, 2012 | 7pm

**WHERE**

Mary Munford Elementary School  
211 Westmoreland St.  
Richmond, VA 23226

Please join us for gifts, giveaways  
and fun!

### Wrap Up Your Holiday Debt

Transfer to an RPCU VISA card and  
you'll get:

- Low, fixed rate
- No annual fee
- No cash advance fee
- 25-day grace period

So don't fret about debt. Transfer your  
balance to our low rate VISA and start  
saving today!

### Teaching Teens About Money

If you're looking for a fun and effective  
way to teach your teens good money  
management habits, open a special  
RPCU checking account. Receive a  
free debit card, and allow  
your teen to manage their  
own account as you  
monitor their trans-  
actions. For more  
information, please  
speak with any member  
service representative.



## More Free Makes Sense! RPCU Fee-Free Debit Cards

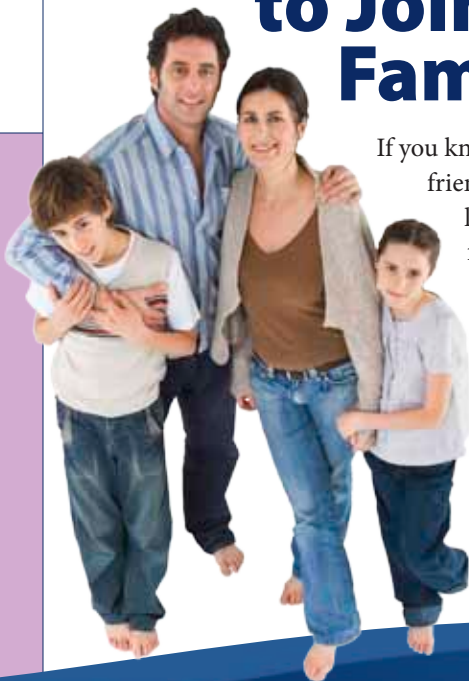
As big banks determine how many fees to add to their "free"  
debit card program, we continue to offer a debit card that  
truly is **FREE** of monthly fees, **FREE** of checking account  
balance requirements, **FREE** of gimmicks, and adds on  
valuable rewards.



Your RPCU debit card works like a check and can be used anywhere  
VISA is accepted. Your transactions are deducted directly from your checking account.  
There are no monthly fees, and you can use it just like an ATM card. View a complete list of  
ATMs and service centers near you at [www.cu24.com](http://www.cu24.com), [www.cuservicecenter.com](http://www.cuservicecenter.com), and  
[www.richpcu.org](http://www.richpcu.org). Register your RPCU debit card at [www.curewards.com](http://www.curewards.com) to redeem your  
rewards points for travel experiences and merchandise.

So, why continue to pay monthly fees, per check charges, teller fees and more when you could be  
free of fees right here? Just give us a call at **804.355.9684** or stop by the Credit Union  
to set up a free debit card with your checking account today.

## Invite Us to Join Your Family!



If you know of any family or  
friends searching for a  
local, trustworthy  
financial institution  
that puts members  
first, tell them  
about us. We're  
open to new  
members and  
would love to  
have them be-  
come a part of our  
RPCU family.

## Turn Around Your Auto Loan Rate

When it comes to refinancing  
your auto loan, your best  
choice is always RPCU.

- **Save money with our low rates.**
- **Enjoy friendly, personal service.**
- **Keep your money local.**

Please visit our website at  
[www.richpcu.org](http://www.richpcu.org) for current  
rates or to apply online, or  
give us a call at **804.355.9684**  
or come by the Credit Union  
and we'll be happy to answer  
any questions you may have.



## Benjamin Wilson

### Scholarship Program

Attention high school seniors who are members of RPCU – you're invited to apply! Scholarship amounts of \$1,500, \$1,000, \$500 and \$250 will be awarded to 4 students. Applications must be submitted to RPCU by March 28, 2012. Winners will be contacted by May 1, 2012. Visit our website for more information. **Good luck!**



## ATM Notice

The Brook Road ATM will be inaccessible permanently starting February 29, 2012.

However RPCU has access to many more ATMs.

Visit [www.richpcu.org](http://www.richpcu.org) for a complete list of ATMs in your area.

## How Can I Avoid the Check-Cashing Fee?

Effective March 31, 2012 a \$5 check-cashing fee will be imposed. However, there are several ways to avoid the fee:

- Obtain an RPCU VISA Credit Card
- Obtain a New RPCU Loan
- Transfer Loans to RPCU
- Sign up for Direct Deposit
- Open an IRA (Individual Retirement Acct.)
- Use an RPCU Debit Card (with no monthly maintenance fee)

Please give us a call at 804.355.9684 or come by and speak with a member service representative to start any of these services or if you have any questions.



**RICHMOND POSTAL CREDIT UNION**

# Mortgage Rates TUMBLE

Mortgage rates have reached their lowest levels in six decades, making this the best time in most Americans' lives to buy or refinance a home. In October, the average rate on a 30-year fixed mortgage fell to 4.00 percent. It's the lowest for a 30-year fixed loan since mortgage buyer Freddie Mac began tracking rates in 1971. The last time rates were cheaper was in 1951. The average on the 15-year fixed loan, a popular refinancing option, dropped in the low 3's. That's also an all-time low, according to economists.

With our new mortgage partner **Member Select Mortgage**, getting a mortgage has never been easier. With no money down options still available, it's never been a better time to purchase. In addition, with rates so low you could save thousands by refinancing. Ask us today how we can help you take advantage of this once in a lifetime opportunity.

member  
select  
mortgage

**You need to act now before these rates disappear!**



Atlantic Bay Mortgage Group, LLC DBA Member Select Mortgage is licensed by the Virginia State Corporation Commission MC-936, NMLS#72043.



## Think Like An "Early Bird" When It Comes To Your Retirement

Planning your retirement gradually is a lot more convenient than waiting to do it all at once, and an RPCU IRA savings account can assist you. If you start this routine early, you can be sure you'll have a healthy retirement account when the time is right.

Here at RPCU we offer several IRA options, which include Traditional, Roth and Education. Remember all accounts are insured by the NCUA up to \$250,000 and IRAs are insured separately by NCUA for an additional \$250,000.

Please come by and ask us your retirement savings questions. **We're here to help!**

## Safe & Sound

Recently we've received some questions regarding an uncomfortable incident involving theft of funds from our Credit Union. **Let us assure you that your money is safe with us.** We always keep our members' best interests in mind. RPCU is a strong financial institution that has systems in place to audit and protect its membership against any unforeseen misappropriations. **Your funds are insured by the NCUA, up to \$250,000, and IRAs are insured separately for an additional \$250,000.** If you have any questions about your accounts, please contact us at your convenience.

## Employee Of The Month

Congratulations to the following employees:

**PATRICIA ARCHER**

October Employee of the Month

**ROSA HANNIBAL**

November Employee of the Month

**SHIRLEY COOPER**

December Employee of the Month

Thanks for your dedicated service to Richmond Postal Credit Union and our members!

1601 Ownby Lane  
Richmond, VA 23220

804.355.9684  
804.355.9725 fax  
877.758.4042 toll free  
888.427.9394 priority

[www.richpcu.org](http://www.richpcu.org)  
[richmondpostal@richpcu.org](mailto:richmondpostal@richpcu.org)

Richmond Postal Credit Union Routing Number: 251082466

### OFFICE HOURS

M, T, Th, Fr — 8am - 4pm  
W — 8am - 2pm, 3 - 4pm

### DRIVE-THRU HOURS

M, T, Th, Fr — 8am - 6pm  
W — 8am - 2pm, 3 - 6pm

### LOAN DEPT. HOURS

M, T, Th, Fr — 8am - 4pm  
W — 8am - 2pm, 3 - 4pm

(By appt. only 4 - 6pm)



Federally Insured by NCUA

**NCUA** Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government

National Credit Union Administration, a U.S. Government Agency