



RICHMOND POSTAL
CREDIT UNION

Member Appreciation Day

Richmond Postal Credit Union would like to thank all of the members who joined us for Member Appreciation Day on May 2. We enjoyed celebrating our members and saying "thanks" with hot dogs, vendors and giveaways! Congratulations to **Damara Leos**, the winner of the flat screen TV, and **Kevin Brown**, the winner of the \$100 deposit to shares account!



Enjoy More With RPCU's Platinum VISA Card More Benefits, More Rewards

When it comes down to it, everyone wants to get the most out of their money. So, when you want a credit card you can count on to give you the best possible value, try a Platinum VISA from RPCU.

**3.90%
APR***
introductory rate

No annual fee | No cash advance fee | 25-day grace period

Plus, enjoy the added bonus of Reward Points! Simply use your Platinum VISA for purchases and instantly earn valuable points, which you can redeem for travel experiences, brand-name merchandise, gift cards, and more. Stop by or call the Credit Union to apply today.

*APR = Annual Percentage Rate. Quoted rate is the lowest available rate. Your rate will be based on your credit history and may be higher. Rates and terms subject to change without notice.



Building Members' Dreams Since 1923





Benjamin Wilson Scholarship Award Winners

First Place - Zach D. Verham

Second Place - Michael Graham

Third Place - Terrell B. Mizell

Fourth Place - Shardae D. Christian

We Want To Tame YOUR RATES!

Are your loan rates running wild? Capture those crazy rates and bring them to Richmond Postal Credit Union. We'll help you refinance your loans and tame your rates!

- VEHICLE LOANS
- TRUCK LOANS
- MOTORCYCLE LOANS
- BOAT LOANS
- RV LOANS
- PERSONAL LOANS

Refinancing your existing loans from other financial institutions is simple and quick. Just bring your sky-high rates to us, and we'll see if we can lower your existing loan payment with our great low rates. Just give us a call or stop by the Credit Union for details.

Have You Opted In?

RPCU's Overdraft Protection Program is an optional service designed for your convenience. Overdraft Protection offers the opportunity for Richmond Postal Credit Union to consider authorizing and paying reasonable overdrafts to your account in the event that you try to make an ATM or everyday debit card transaction without sufficient funds. In order to take advantage of Overdraft Protection, RPCU members must opt in to the program.

If you choose not to opt in to the Overdraft Protection Program, your ATM and everyday debit card transactions may be declined at the merchant or ATM if you try to make a transaction without sufficient funds. To avoid this often costly and embarrassing hassle, you may choose to opt in to Overdraft Protection by completing the form below and returning it to RPCU. You can drop it off at our office, fax it to us at 804-355-9725, or return it through the mail. You may also opt in online at www.richpcu.org. Upon receipt of your Opt-In form, we will send you a confirmation letter of your decision for your records.

OPT-IN FORM

- I WANT** Richmond Postal Credit Union to authorize and pay overdrafts on my ATM and everyday debit card transactions.
- I DO NOT WANT** Richmond Postal Credit Union to authorize and pay overdrafts on my ATM and everyday debit card transactions. I understand these transactions will be denied at the merchant or ATM.

Printed Name

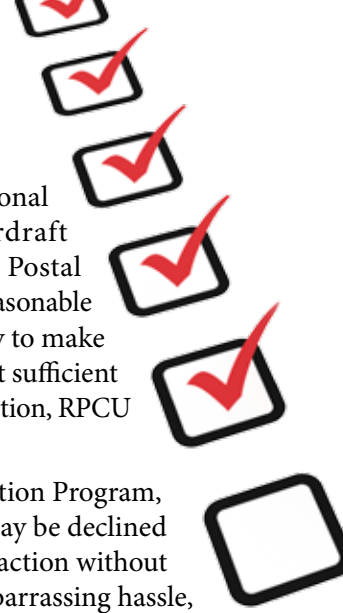
Signature

Date

Account Number *(One account per form - please photocopy for additional accounts)*

If you have any questions or concerns, please don't hesitate to contact us at 804-355-9684, toll-free at 877-758-4042 or stop by our office.

Thank you for your decision by returning this form to Richmond Postal Credit Union. You will receive a letter of confirmation from us for your records.



Embrace Free!

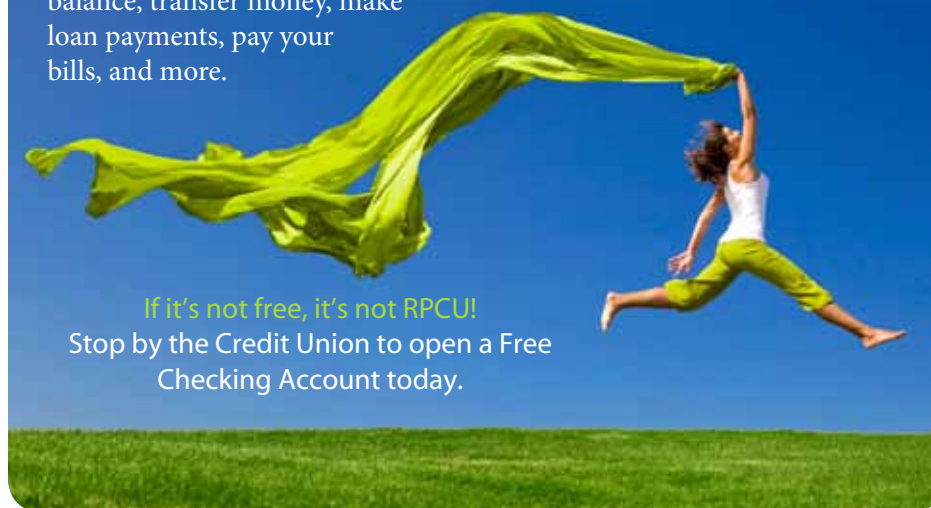
Free checking is becoming harder and harder to find these days. Commercial banks continue to increase fees and add new fees, but here at Richmond Postal Credit Union, we continue to offer our members absolutely FREE checking!

When we say free, we really mean free!

*No monthly service charges | No minimum balance requirements
No per check charges*

For even more convenience, we offer free Direct Deposit so our members can avoid bringing their paycheck to the Credit Union. Instead, their money is available instantly, every payday.

There's more! With Virtual Branch, our online banking system, members can connect with their RPCU accounts from just about anywhere, any time. As long as you have a computer with internet access you can log in to Virtual Branch and check your account balance, transfer money, make loan payments, pay your bills, and more.



If it's not free, it's not RPCU!
Stop by the Credit Union to open a Free Checking Account today.

Earn Rewards For Shopping!

We are excited about a new debit card program starting here at Richmond Postal Credit Union in August of 2011! The new debit card program will offer debit card holders the opportunity to earn rewards just for using their debit card for signature-based transactions.

RPCU ATM cards have a monthly fee of \$1.00, so why not open a free checking account to take advantage of a free debit card, plus the additional bonus of earning reward points? Stop by the Credit Union for details.

RPCU Insurance: For All Your Insurance Needs

Here at Richmond Postal Credit Union, we've gone beyond serving your financial needs to serving your insurance needs with the Richmond Postal Insurance Agency. From auto, home, life, business, and even renter's insurance, RPCU Insurance is your one-stop insurance shop.

Visit www.rvpia.com or call Art Albanez at 804.836.1598 EXT 235 for more information.



Holiday Skip-A-Pay Changes

As fall approaches and you begin to prepare for the holiday season, please note that changes are on the way for our Holiday Skip-A-Pay promotion. If you have an RPCU loan(s), please watch for details regarding these upcoming changes in the RPCU Fall Newsletter.

Do you have a Christmas Club account?

If you're not already saving for the holidays with a Christmas Club account, it's not too late to get started! Just stop by the Credit Union and we'll be happy to help you open an account so you can start saving for your holiday spending.



In Memory Of...

Charles Russell Smith, Jr.

(June 18, 1940 – March 27, 2011)

Charles was a long-time member of Richmond Postal Credit Union and served on the Credit Committee. He will be remembered by all.

One-Stop Auto Shop! On-Site Auto Sale & Auto Loans



If you've been thinking about purchasing a used car, truck or SUV, the Enterprise Car Sales Event may be the perfect opportunity to find just what you've been looking for. Richmond Postal Credit Union will be teaming up with Enterprise Car Sales on August 18 and 19 to offer Credit Union members amazing auto deals and low-rate auto loans.

Be sure to mark your calendar. We hope to see you there!



Holiday Closings

We will be closed in observance of the following holidays:

INDEPENDENCE DAY

Monday, July 4

LABOR DAY

Monday, September 5



**RICHMOND POSTAL
CREDIT UNION**



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

Did You Know... Richmond Postal Credit Union partners with other credit unions in order to provide a network of Shared Service Center branches throughout the United States. For your convenience, you can visit any of these Shared Service Centers to make deposits and withdrawals. Simply visit www.cuservicecenter.com, enter your location, and you'll immediately be provided with a list of Shared Service Centers near you or visit our website www.richpcu.org and click on the location tab.

SHARED SERVICE CENTERS IN THE RICHMOND AREA:

CHESTERFIELD FCU

13601 Midlothian Turnpike
Midlothian, VA 23113
Phone: 804-897-8923
Fax: 804-897-8926

CHESTERFIELD FCU

4900 E Millridge Pkwy
Midlothian, VA 23112
Phone: 804-639-9142
Fax: 804-639-4813

CHESTERFIELD FCU

6737 Public Safety Way
Chesterfield, VA 23832
Phone: 804-748-1417
Fax: 804-796-7813

PEOPLES ADVANTAGE FCU

12902 Old Stage Rd
Chester, VA 23836
Phone: 804-748-3081
Fax: 804-748-2988

PEOPLES ADVANTAGE FCU

110 Wagner Rd
Petersburg, VA 23805
Phone: 804-748-3081
Fax: 804-518-0766

TRULIANT FCU

3701 Cox Rd
Richmond, VA 23233
Phone: 804-965-1966
Fax: 804-965-2166

NEW GENERATIONS FCU

900 E Broad St 16th Floor
Richmond, VA 23219
Phone: 804-359-8754
Fax: 804-646-7853

NEW GENERATIONS FCU

1700 Robin Hood Rd
Richmond, VA 23220
Phone: 804-359-8754
Fax: 804-559-2157

NEW GENERATIONS FCU

141 E Belt Blvd
Richmond, VA 23224
Phone: 804-359-8754
Fax: 804-359-4995

NEW GENERATIONS FCU

801 Branchway Rd
Richmond, VA 23236
Phone: 804-359-8754
Fax: 804-897-9242

NEW GENERATIONS FCU

6110 Mechanicsville Turnpike
Mechanicsville, VA 23111
Phone: 804-359-8754
Fax: 804-559-2157

1ST ADVANTAGE FCU

1201 Broadrock Blvd
Richmond, VA 23249
Phone: 804-233-0164
Fax: 804-231-2446

ENTRUST FCU

1801 Dabney Rd
Richmond, VA 23230
Phone: 804-353-8012
Fax: 804-200-5030

CU SERVICE CENTER

5001 Nine Mile Rd
Richmond, VA 23223
Phone: 804-236-1970
Fax: 804-236-1974

CALL FCU

4605 Commerce Rd
Richmond, VA 23234
Phone: 804-274-1200
Fax: 804-274-1266

CALL FCU

9397 Atlee Rd
Mechanicsville, VA 23116
Phone: 804-559-2005
Fax: 804-559-3637

CALL FCU

3660 Mayland Ct
Richmond, VA 23233
Phone: 804-612-6664
Fax: 804-249-6891

HENRICO FCU

9401 W Broad St
Henrico, VA 23294
Phone: 804-266-0290
Fax: 804-545-7822

HENRICO FCU

8611 Dixon Powers Dr
Henrico, VA 23228
Phone: 804-266-0193
Fax: 804-266-6924

VA UNITED METHODIST CU

10330 Staples Mill Rd
Glen Allen, VA 23060
Phone: 804-672-0200
Fax: 804-672-0444

Employee Of The Month

Congratulations to the following employees:

TARA WESTFALL - April Employee of the Month

LAKEEYA PHILLIPS - May Employee of the Month

MARANDA BUSH - June Employee of the Month

Thank you all 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

richmondpostal@richpcu.org

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)