



NEWSLETTER

Quarter 2 | 2023

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Message From The President

To Our Member Owners:

As summer comes into focus and the world seems to sit back and take a break, we know you are still dedicated to protecting and serving our community 24/7. It's because of heroes like you that we can all enjoy ourselves while you look out for us.

That's why it's our mission to serve and provide you with whatever resources you need along the way. Offering services that support our firefighters and beyond is what drives us. You help us when we need it, so we want to help you where we can.

Thank you for all that you do for our community - we are inspired by your dedication! We hope your summer is filled with family, fun, and some downtime.



WE'RE RACING TOWARDS SAVINGS!

Our auto loans will put you in the driver's seat with the lowest interest rate possible.

Already have a car you love? We have refinance options available.

GET REVVED UP AND APPLY TODAY!

Holiday Closures

Memorial Day: Monday, May 29, 2023

Juneteenth: Monday, June 19, 2023

Independence Day: Tuesday, July 4, 2023



SPEED OFF TOWARDS SAVINGS!

With a recreational loan, you can purchase the motorcycle you want without compromising.

GET REVVED UP AND APPLY TODAY!

2023 ANNUAL MEETING

Our 2023 Annual Meeting will be held in-person. For more information and to register, please fill out the form online at firepolicecu.org/annual-meeting.

When: May 17, 2023 at 6:00 p.m. EST.

Where: Richmond Police Department Training Center, 1202 W Graham Rd, Richmond, VA 23220

SCAN THE CODE TO REGISTER TODAY



During the Annual Meeting, there will be an election to the Board of Directors. Three members are running unopposed and will be re-seated for another three-year term. One member is running unopposed for the remaining unexpired term of Linn M. Rowh Jr.

- Robert S. Baumgardner, Jr.
- Jeffrey L. McKinney
- Melody C. Spivey
- Vanessa D. Grooms (filling unexpired term)

SCHOLARSHIPS ARE BACK!

To honor its current and past managers for their dedication to this establishment, the Richmond Virginia Fire Police Credit Union (RVA-FPCU) annually awards two (2) \$500.00 scholarships to two deserving recipients.

Interested high school seniors and/or college students should visit our website for more information: firepolicecu.org/resources/resourcesandeducation. Prizes will be awarded at our Annual Meeting!

3 Tips On How To Plan A Vacation Like A Pro

Vacation season is here, and you're envisioning your next trip! Planning a vacation can seem like a lot of work, so here we share a few tips for prepping like a pro.

- Find the right time of the day to travel
- Plan out an itinerary and stick to it
- Budget ahead of time for your spending

Live the high life without stress!

Our personal loans can give you a vacation you love with a low interest rate and a flexible repayment plan. Indulge yourself and apply today!

VISIT OUR WEBSITE TO LEARN MORE



Our Staff

Iris Ellis, CEO/President, Ext. 208

Suzanne Runge, Operations Officer, Ext. 202

Christina Bridgers, ACH Specialist, Ext. 105

Jey Johnson, Loan Officer, Ext. 206

We currently have an opening for our Board of Directors.

For more information, visit: firepolicecu.org/our-volunteers-staff

Hosting A Memorial Day BBQ on a Budget

Every year on Memorial Day, we gather together to honor those brave men and women who didn't make it home from war. One way we celebrate the accomplishments and lives of the ones we love is with a meal. It's the perfect time to share memories and find strength in each other.

Though budgets are tighter, it doesn't mean your BBQ needs to be smaller. Try these tips to make your Memorial Day event worthy of the day without breaking your budget.

Host a potluck: The easiest way to have a robust celebration is to have your guests pick certain dishes they want to contribute. This way, the cost is shared.

Don't overspend on meat: While everyone wants to provide the best meat dish for the BBQ, there are cheaper cuts of beef and plant-based options that help you stick to your budget and provide a culinary adventure for all your guests.

Use what you already have: Instead of spending money on red, white, and blue table settings, pick up some festive napkins and use your everyday plates and flatware. It's the food, fellowship, and conversations that matter the most!

Make the old new: Consider giving your favorite recipes a makeover. Spice your chicken differently and use different sauces and marinades on anything you grill.

Make extra: Most of us love leftovers - especially when they're so delicious! This stretches your dollar further while enjoying what you've made after Memorial Day.

The most important thing aside from excellent food is the time you spend with your loved ones and friends. To us, community is everything. We wish you a memorable Memorial Day!



GO PAPERLESS WITH E-STATEMENTS!

It's easy, secure, and environmentally friendly. Plus, you'll have access to your statements anytime, anywhere, without cluttering your mailbox. Simply log in to your online banking account and enroll.

Ready to set sail?

Our recreational loans can help you finance your dream boat or watercraft! Whether you're a fishing enthusiast or a water sports lover, we've got you covered with competitive rates and flexible terms.

Current Deposit Rates

RATE CHART EFFECTIVE 4/1/2023

IRA and Certificate rates are for renewals only.

New IRA and new Certificates have been suspended until further notice.

Account Types	Minimum Opening Deposit	Minimum Balance to earn dividends	Dividend Rate	Annual Percentage Yield (APY)**
Regular Savings & Club Accounts	\$5.00	\$100.00	0.20%*	0.20%* Quarterly
Kid Club Account	\$5.00	\$5.00	0.20%*	0.20%* Quarterly
6 MONTH CDs will renew at 0.65% APR	\$500.00	\$500.00	0.65%*	0.65%* Quarterly
1 YEAR CDs will renew at 1.10% APR	\$500.00	\$1,000.00	1.10%*	1.106%* Quarterly
3 YEAR CDs will renew at 1.65% APR	\$500.00	\$1,000.00	1.65%*	1.664%* Quarterly
Checking	\$5.00	\$2,000.00	0.10%*	0.10%* Quarterly
IRA Savings (Traditional, Roth, & Coverdell)	\$5.00	\$5.00	0.20%*	0.20%* Quarterly

Important Disclosures

All Accounts: fees may reduce earnings on your accounts. SAVINGS CERTIFICATES & IRAs: a penalty may be imposed for early withdrawals. CHECKING & SAVINGS ACCOUNTS: APYs may change after account is opened.

*APR = ANNUAL PERCENTAGE RATE. APR DOES NOT FLUCTUATE WITH CHANGES TO AN INDEX. THIS DOES NOT MEAN THAT THE INTEREST RATE WILL NEVER CHANGE, BUT RICHMOND VIRGINIA FIRE POLICE CREDIT UNION MUST NOTIFY YOU BEFORE THE CHANGE OCCURS, AND IN MOST CIRCUMSTANCES CAN APPLY THE HIGHER RATE ONLY TO PURCHASES AND OTHER TRANSACTIONS YOU MAKE AFTER YOU GET THE NOTICE.
**APY = ANNUAL PERCENTAGE YIELD. RATES ARE SUBJECT TO CHANGE AT ANY TIME AND ARE NOT GUARANTEED.