

## LOAN RATES

Auto Loans **as low as**

**2.24% APR**

Personal Loans **as low as**

**6.99% APR**

Credit Cards **as low as**

**9.40% APR**

Rates current as of 12/28/2017. Auto Loans as low as 2.24% APR. Personal Loans as low as 6.99% APR. Credit Cards as low as 9.40% APR. APR = Annual Percentage Rate. Rates quoted above include all applicable discounts. Rates and terms are subject to change without notice, and may vary based on creditworthiness, term of loan, and vehicle age. Other rates and terms are available. The minimum payment on an Auto Loan at 2.24% APR for 48 months is \$21.80 per \$1,000 borrowed. The minimum payment on a Personal Loan at 6.99% APR for 12 months is \$86.53 per \$1,000 borrowed. Variable rates as low as 9.40% APR and 10.40% APR will apply to Platinum and Platinum Rewards credit cards, respectively. Platinum Secured credit cards will receive a 17.40% variable APR.

## Holiday Closings

- Martin Luther King, Jr. Day—Monday, Jan. 15
- President's Day—Monday, Feb. 19

**Need assistance?**

**Want to apply for a loan?**

**Call us!**

**(804) 359-8754**

Monday-Friday: 8am—8pm

Saturday: 8am—5pm

**Visit us online:**

**[www.rvafinancial.com](http://www.rvafinancial.com)**



## Thank you

We want to give a huge thanks to all of our members, who were so patient and understanding during our technology upgrade process. We hope you are enjoying the new online banking software, It's Me 247, as well as our new Website and mobile app.

## Talk to us!

We welcome your feedback. And we are here to serve you by empowering you financially. There are now more ways than ever to both communicate and conduct business with RVA Financial:

### Applying for a loan?

- Call (804) 359-8754 and press option 2 between 8am and 8pm Monday through Friday and between 8am and 5pm on Saturday
- Visit [www.rvafinancial.com](http://www.rvafinancial.com) and apply through our Website
- Login to It's Me 247 and apply through your online banking portal
- Visit a branch and speak with one of our empowerment experts
- Send us a private Facebook message and ask us to call you

### Resolving a member service issue (checking your account balance, determining whether or not a check has cleared, opening a new sub-account, dealing with fraud on your account, debit card re-order, etc.)?

- Call (804) 359-8754 and press option 1 *anytime* to use the automated RVA Phone Banking system (instructions are located on the next page of this newsletter)
- Call (804) 359-8754 and press option 2 between 8am and 8pm Monday through Friday and between 8am and 5pm on Saturday
- Send an email to [service@rvafinancial.com](mailto:service@rvafinancial.com) (**never** include personal information or account numbers in an email) and ask for us to call you
- Login to It's Me 247 and send a contact request through your online banking portal
- Visit a branch and speak with one of our empowerment experts
- Send us a private Facebook message and ask us to call you.

**ENTER FOR A CHANCE TO WIN!**

**ENROLL IN E-STATEMENTS FOR A CHANCE TO WIN AN XBOX ONE X**

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

It's Me 247

One (1) Prize Winner will be selected on or about March 5, 2018 by a random drawing from all qualified entries received by a participating credit union between January 1, 2018 and February 28, 2018. Eligible members can enter the contest by enrolling for e-Statements through It's Me 247 Online Banking by clicking on "Info Center" and then "eStatement Options" and completing the enrollment. No purchase necessary. See your credit union for complete details, including contest rules, restrictions and alternate method of entry. Void where prohibited by law.

# Step by Step Instructions for RVA Phone Banking



Our new automated phone banking system is super easy to use, and available 24/7/375! Review account balances, verify dates and amounts of transactions, verify whether or not checks have cleared, transfer funds, make loan payments, and so much more! Just follow these easy steps:

SHARE ACCOUNT SUFFIXES		
If Your Old Account Suffix was or began with:	The Account Type is:	And your new Account Suffix is:
S1	Primary Share Account	000
S3	New Horizons	055 - 057
S7	Youth Accounts	058 - 060
S61	Holiday Club	061 - 062
S71	Checking / Share Draft	100 - 109
S73	Empowerment Checking	110 - 111
S65 or S66	Money Market	120 - 121

1. Using your touch-tone phone, dial: **(804) 359-8754** then **press 1**
2. You will be asked to enter your **member number** and **PIN**, then press **#**. *(Watch out! If you enter your PIN incorrectly three times, it will be disabled and you will have to call us during business hours to regain access.)*
3. If you are a **first-time user**, your initial default PIN will be the **last 4 digits of your Social Security Number**.
4. **Main Menu Options** (once you have entered your member number and PIN):
  - 1 Account inquiries, including balances and a list of recent transactions
  - 2 Perform money transactions, including transfers
  - 3 Hear current CU rates or calculate estimated loan payments
  - 4 Change your PIN
  - 5 Change to a different member number
  - 6 Other CU services, such as stop payment
  - 8 Repeat this menu
  - 9 End the call
  - 0 Hear the tutorial (Press \* when done with the tutorial to hear the menu again)

## Other Helpful Tips

Press the # key when asked. This signals RVA Phone Banking to act upon your entry.

Keep your PIN number confidential. This protects your privacy and keeps others from gaining access to your accounts.

When entering dollar amounts, decimals are not required. For example, you would enter \$25.00 as 2500.

RVA Phone Banking may occasionally be unavailable for short periods so that we may perform maintenance. If you are unable to complete a transaction for this reason, try calling back later.

Be extra careful when entering your member number and PIN. Entering a PIN incorrectly three times will disable access to that account through RVA Phone Banking. If this happens, contact us during our normal business hours for reactivation.

LOAN ACCOUNT SUFFIXES		
If Your Old Account Suffix was or began with:	The Account Type is:	And your new Account Suffix is:
L1	New Auto	500 - 509
L2 or L33	Used Auto	520 - 529
L3, L4, L5, L6, L60, or L61	RV Loan	540 - 549
L15	Title Loan or Unsecured Loan with Added Security	530 - 539
L14 or L16	Personal Loan, Holiday Loan, or Back-to-School Loan	550 - 564
L22	CD Secured Loan	565 - 589
L43	New Auto - financed at the dealer	600 - 609
L44	Used Auto - financed at the dealer	610 - 619
L47, L48, L52, L62, L63	RV - financed at the dealer	620 - 629
L30, L31, L32	Independent Dealer or GPS Auto Loan	630 - 649

## Serve RVA

Do you have a passion for serving and empowering others? Our board is made up of volunteers from within our credit union membership—folks just like you! We are accepting nominations for our volunteer board of directors through close of business on Thursday, January 11. Please visit [www.rvafinancial.com](http://www.rvafinancial.com) to learn more and to download an application with instructions.

