



"Winter is the time for comfort, for good food and warmth,  
for the touch of a friendly hand and for a talk beside the fire:  
it is time for home."

- Edith Sitwell

# RVA Financial

## WINTER 2023

Member Contact Center Hours • Available 24 Hours • 804.359.8754

### Find us today!

**Thomas J. Amiss**

**Credit Union Center**

1700 Robin Hood Road  
Richmond, VA 23220  
9 a.m. – 5 p.m.

### City Hall

900 E. Broad Street, 16th Floor  
Richmond, VA 23219  
Inside Richmond City Hall  
9 a.m. – 5 p.m.

### Drive Thru Hours:

**ITM Self Serve**

Available 24 hours

**ITM with Teller Assistance**

Monday - Friday • 9 a.m. - 5 p.m.  
Saturday • 9 a.m. - 12 p.m.

### Need assistance?

### Want to apply for a loan?

Call us! 804.359.8754

**Available 24 Hours!**

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

### Your Board of Directors:

Daisy Weaver | Debora Johns  
Rayford Harris | Nick Feucht  
Winston Lucombe

### Your Supervisory Committee:

William Nelson | Isaac Adedokun  
Michelle Randolph

## Technology That Keeps Up With YOU!

**A**s we start 2023, RVA is especially proud to offer full time, 24/7, 365 days-a-year service to our members/owners. The newest innovation is our personal, **virtual financial "coach"** named "eCoach Lea" (see *more below*). We also offer convenient service with our upgraded call center, top ITM technology, mobile and online banking:

- **Contact Center** — Members can speak to a real person anytime, anywhere!
- **ITMs (better ATMs)** — This newest technology allows members to pay credit cards, car loans, personal loans, transfer

funds and even get up to \$2,500 cash out — all with one convenient machine.

- **Mobile and online banking**
- **Remote deposit** of checks in our mobile app
- **Convenient Pre-Approved Personal Loans** — Now, in less than one minute, we can pre-approve personal loans for our members. To get the funds, members simply "accept" our invitation for the pre-approved loan, click to eSign, select the account the funds are deposited to, and it's done. RVA is now offering pre-approved credit cards, too.



Pay Bills  
on Time

Improve  
Credit Score

Build Healthy  
Habits

Use Credit  
Wisely

### Improve Your Credit and Achieve Your Goals with Free, Anytime Financial Coaching

Through a partnership with GreenPath Financial Wellness, you have access to 24/7 Virtual Financial Coaching designed around helping you to achieve your goals.

Whether you're looking to improve your credit score, move forward after a credit decline, pay down debt, or build healthy financial habits, GreenPath's Virtual Financial Coach can help to set you up for success.

Virtual Coaching is free, 100% secure, and is available 24 hours a day, 7 days a week.

PERSONALIZED  
FINANCIAL ADVICE  
AVAILABLE 24/7



### Holiday Closings

New Year's Day .....January 2, 2023  
 Martin Luther King Jr. Day .....January 16, 2023  
 Presidents' Day .....February 20, 2023

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### The Best Time for Financial Resolutions

New Year's resolutions are a mixed bag for many of us. On the cusp of a fresh calendar year, we feel compelled to immediately transform our lives, but — as is the case with most good things — change takes time. This is especially true when it comes to financial goals. If you want a few financial resolutions that you can achieve early into the new year (because who doesn't love an easy to-do list?) here are some suggestions.

**Automate Your Savings.** Life is expensive! Especially when you have your sights set on a vacation, home renovation or even the creation of an Emergency Fund (which 26% of Americans report not having at all). Setting aside savings is a crucial step towards your financial health. There are multiple pathways to save, from automating contributions to an investment portfolio to downloading an app that bundles spare change on each transaction you make.

**Enroll in a 401(k).** If your employer does not automatically enroll you in a 401(k) plan, you can sign up yourself. You can enroll in a 401(k) plan anytime during the year. The sooner you can begin growing your retirement savings, the better. What you contribute is up to you, and

many employers will match your contributions up to a certain percentage.

**Trim subscriptions.** The average American underestimates their monthly subscriptions costs by \$133 according to a 2022 survey conducted by C+R Research. People estimated they spent about \$86 per month when in fact, they were spending about \$219 per month. The start of a new year is a good time to take inventory.

**Check your credit report.** You can get a free report once a year from each of the three major consumer reporting companies (Equifax, Experian and TransUnion). This allows you to resolve errors or instances of identity theft — red flags you do not want creditors looking at when evaluating your application for loans and credit cards.

**Resolved to Help.** Need a little nudge when it comes to keeping your financial resolutions? Our partner GreenPath provides caring Financial Wellness Experts to assist in starting your year strong. GreenPath works with thousands of people each month to pay off debt, improve credit and lead a financially healthy life. Ring in the New Year... and then give GreenPath a ring at 877.337.3399. The call is free and confidential.

**YOU COULD WIN!**  
**ENROLL IN  
 E-STATEMENTS  
 FOR A CHANCE TO WIN AN  
 OONI PIZZA OVEN!**



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.



One (1) Prize Winner will be selected on or about March 5, 2023 by a random drawing from all qualified entries received by a participating credit union between January 1, 2023 and February 28, 2023. 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.



**RVA Financial is an Equal Housing  
 and Equal Opportunity Lender.**



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