



Summer means
happy times and
good sunshine.

Brian Wilson

RVA Financial

SUMMER 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

Your Board of Directors:

Daisy Weaver | Debora Johns

Rayford Harris | Nick Feucht

Winston Lucombe

Your Supervisory Committee:

William Nelson | Isaac Adedokun

Michelle Randolph



RVA Financial believes in offering our owners/members TOP electronic access to services. Take a look at how easy we make it for you to bank and take advantage of financial advice with us!

- **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.

- **Virtual Financial Coach** — We've introduced you to “eCoach Lea,” our 24/7 Virtual Financial Coaching designed around helping you. Our virtual financial wiz is available via both mobile devices and desktop. Better yet, eCoach Lea has a powerful credit score integration feature that allows you to make real progress on improving your credit score. Whether you are looking to improve your credit score, move forward after a credit decline, pay down debt or build healthy financial habits, RVA Financial and eCoach Lea can set you on the path to success.

GROW YOUR MONEY

GUARANTEED 4.25%* RETURN

4.25% APY • 4.17% APR
Minimum \$500

14-MONTH CERTIFICATE



*APY - ANNUAL
% YIELD



RVA Financial

Holiday Closings

Independence Day.....Tuesday, July 4, 2023
Labor Day.....Monday, September 4, 2023

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Smart Money!

KNOW THE DIFFERENCE BETWEEN APR vs APY

Both APY and APR are calculated based on interest rates, but they have additional factors, too. APYs give you the most accurate idea of an account's earning potential, while APRs give an idea of what you could owe. Go for high APY and low APR.

PAY OFF DEBT & STAY OUT OF DEBT

One of the best things you can do for your finances is to pay off all of your debt. To get started, focus on your most expensive debt — the credit cards and loans that charge you the highest interest.

DON'T SPEND MORE THAN YOU EARN

Sounds simple but many times it is not. If you are spending more than you earn, you will never get ahead — in fact, it's a sure sign that your finances are headed for trouble. The best way to make sure that your income is greater than your expenses is to track your expenses for a month or two and then create a budget.



USE YOUR
DEBIT CARD
FOR A CHANCE TO WIN A
YETI COOLER & TWO
YETI RAMBLERS



 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 24/7
Mobile Web Banking

One (1) Prize Winner will be selected on or about September 5, 2023 by a random drawing from all qualified entries received by a participating credit union between July 1, 2023 and August 31, 2023. Each time an eligible member uses their debit card with their signature during the contest period they will be entered in the contest allowing for multiple entries. PIN-based transactions will not be entered in the contest. 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.**