



*If the leaves  
are changing,  
I feel poetry in the air.*

*Laura Jaworski*

# RVA Financial

**FALL 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

## Tips to Prevent Fraud

In today's digital age, it may not be possible to prevent fraud entirely, whether in your accounts or with your credit cards.

Fraudsters never rest; they just keep changing their game. That means you can't afford to rest, either. Since the pandemic began, online and mobile banking have become far more prevalent, creating a new high-tech playing field for fraud. What worked this year to prevent theft at your financial institution may not be sufficient in 2023 and beyond.

Knowing how thieves operate can also help you fight them. Once they have access to accounts, they move money fast by using wire transfers, P2P transactions, or ACH, for example. Make sure your risk assessment includes an examination of security on these kinds of transactions as well as on new account applications.



The speed of electronic banking means a great deal of money can be moved before fraud is detected, so prevention is the only way to win. In order to stay ahead, you need to be proactive. But how can you be sure your strategies will work in this fast-changing digital banking environment?

One of the top tips to prevent fraud is this: always be aware of attempts to gain information (login ID, password, PIN or security codes) by phone, email or text. RVA Financial does not request secure information in this manner. Contact us immediately at 804.359.8754 if you feel you have been a victim of a scam.

Other tips include:

1. Keep your contact information up to date.
2. Create the strongest possible passwords.
3. Allow push alerts on the RVA Financial mobile banking app.
4. Protect your devices.
5. Enable biometrics (fingerprint sign-on or facial recognition).
6. Know the red flags that signal a scam.

grateful



**Holiday Closings**

Indigenous Peoples Day .....October 9, 2023  
Thanksgiving Holiday .....November 23 & 24, 2023  
Christmas Day .....December 25, 2023

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## RVA Annual Meeting October 25, 2023 • 4:30 p.m.

Thomas J. Amiss Credit Union Center  
1700 Robin Hood Road

### DOOR PRIZES • FOOD TRUCKS

4:30 p.m. for great eats  
from the food trucks.  
Meeting starts at 5:30 p.m.

## COMMUNITY SHRED DAY

**FRIDAY, OCTOBER 20**

10 a.m. to 1 p.m.

**CREDIT UNION OF RICHMOND**

1601 OWNBY LANE, RICHMOND VA, 23220



**SIGN UP FOR  
BILL PAY  
FOR A CHANCE TO WIN A  
KITCHENAID  
STAND MIXER**



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**  
Mobile Web Banking

One (1) Prize Winner will be selected on or about December 5, 2023 by a random drawing from all qualified entries received by a participating credit union between October 1, 2023 and November 30, 2023. You may incur a monthly service fee for Bill Pay. See your credit union for complete details, including contest rules, restrictions and alternate method of entry. Void where prohibited by law. Terms and Conditions may apply. No purchase necessary.



**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.**