

QUARTERLY MEMBERSHIP NEWSLETTER

RVAFinancial.com

RVA
Financial
FEDERAL CREDIT UNION
APRIL 2026



Grand Re-Opening Celebration

We proudly celebrated the Grand Re-Opening of the **TJA Credit Union Center** at 1700 Robin Hood Road in Richmond!

It was an incredible day filled with members, community partners, city officials, friends, and family. Guests enjoyed:

- A ribbon-cutting ceremony
- Live demonstrations of our state-of-the-art ITMs
- Tours of our renovated branch
- Food and fellowship

We're honored to continue serving our members in a refreshed, modern space designed for convenience and connection.

RVA's Leader of Financial Wellness

Inside This Issue:

**Grand Re-Opening
Celebration**

**Community Impact:
Volunteering at Feed More**

**Toiletry Drive Supporting
HumanKind**
April 1 - April 30

6th Annual Financial Literacy Fair
April 22

Auto Loan Promotion
April 22 - May 22

Car Buying Workshop
May 2

Spring Community Resource Fair
May 22

Leadership Testimonial

“At RVA Financial, our commitment goes beyond transactions, we focus on transformation. Recently helping 20 families achieve homeownership reflects the heart of our mission. We are dedicated to providing financial tools, education, and personalized service that empowers our members to build generational wealth.”
- **Cindy Lindsey**



The Impact of People Helping People

At RVA Financial Federal Credit Union, our mission goes beyond banking – it’s about strengthening the financial well-being of our members and the communities we serve.

Over the past year, RVA Financial has helped deliver nearly **\$792,900 in annual financial benefits** to consumers, providing members with better loan rates, stronger returns on deposits, and more affordable financial services. On average, that’s about **\$627 in value per consumer**—money that stays in our members’ pockets and supports their financial goals.

Our impact extends beyond individual households. RVA Financial’s operations and lending activities helped **sustain and create 136 jobs**, including **27 direct jobs**, while contributing approximately **\$7.4 million to the local economy**.

Today, we proudly serve **more than 10,000 consumers and support roughly 4,000 loans**, helping individuals and families access the financial tools they need to build stability and opportunity.

As a **member-owned financial cooperative**, every decision we make is guided by one principle: **people helping people**. We remain committed to expanding access to affordable financial services, empowering our members, and investing in the long-term success of our community.



OFFICE OF
**COMMUNITY
WEALTH BUILDING**

6TH Annual Financial Literacy Fair



CITY TREASURER'S OFFICE OF
**FINANCIAL
EMPOWERMENT**

PRESENTED BY RICHMOND CITY TREASURER
NICHOLE R. ARMSTEAD



Wed., April 22, 2026

11:00 AM - 2:00 PM

City Hall Lobby

900 E. Broad St.

***Doors open 10:30 AM**

For more information visit:

RVA.gov/treasurer

RSVP NOW



Get the answers to:

- Fix Your Credit
- Prepare for the Future
- Start a Business
- Get Out of Debt

There will be:

- RESOURCES
- WORKSHOPS
- RAFFLES
- REFRESHMENTS

**2026 CHAMPION
SPONSOR**



REFINANCE & RIDE

Drive More. Pay Less.

Purchase or refinance your vehicle and take advantage of immediate savings with this exclusive, limited-time offer.

OFFER PERIOD

Limited Time Only.

April 22 - May 22

WHO'S ELIGIBLE?

- City of Richmond Employees
- Richmond Public Schools Employees
- Anyone who purchased a vehicle within the last **90 days**

GET STARTED TODAY

For personalized service, call or text
Diamond Dilworth at 804-362-2039

Apply Online

www.RVAFinancial.com

PAYMENT EXAMPLE

A **\$30,000** auto loan at
7.74% APR for 72 months
would have an estimated
monthly payment of **\$522.20**.

Visit a Branch

1700 Robin Hood Rd.
Richmond, VA 23220

TAKE ADVANTAGE OF THESE BENEFITS

- .25% Rate Reduction on all refinances **and** new vehicle loans
- \$50 Gas Card
- No Payments for 60 Days



Payment example is an estimate and includes a 1.25% rate discount and a 675-699 credit score tier. Discounts may not exceed 1.25% total. A minimum floor rate of 3.99% APR is available on all refinances and new vehicle loans. The additional .25% rate reduction is available only during the promotional period 4/22/26-5/22/26. All loans are subject to credit approval and underwriting guidelines.

RVA's Leader of Financial Wellness



NCUA



Equal Housing Lender. Federally insured by NCUA.



OUR NEW WEBSITE IS LIVE!



We're excited to announce the launch of our **brand-new website!**

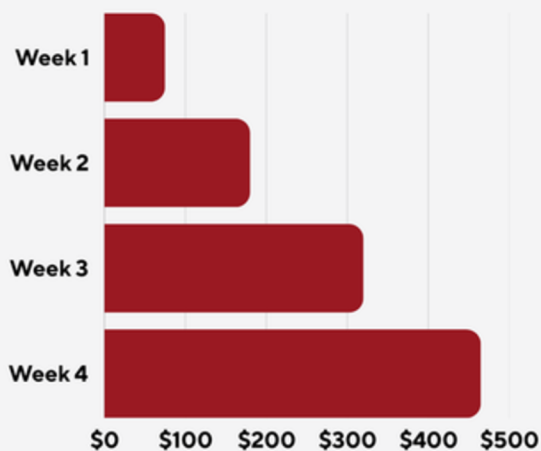
The refreshed site offers:

- Easier navigation
- Improved mobile experience
- Streamlined loan applications
- Financial education resources
- Quick access to online and mobile banking

Visit us at www.RVAFinancial.com and explore all the new features designed with YOU in mind!

Spring Savings Challenge: **Small Steps, Big Wins**

Watch It Grow!



Total after 30 days: \$465 saved

What are you saving for this season? A vacation, tuition, a new vehicle? Whatever your goal, now is the perfect time to take the first step.

Join our **Spring Savings Challenge** and start building your savings **\$1 at a time**. It's a simple, manageable approach that makes saving feel achievable, no matter where you're starting. This challenge is all about creating strong financial habits and turning everyday discipline into meaningful progress. Whether you're just getting started or looking to boost your current savings, every dollar brings you closer to your goal.

How it works:

\$1 - \$30 Calendar Challenge

Day 1 = \$1 Day 2 = \$2 Day 3 = \$3... Day 30 = \$30

Total after 30 days is \$465.00 saved

Get started today!

Empowering Our Community Through CPR & AED Training

RVA Financial Federal Credit Union recently partnered with the Compress & Shock Foundation and the Virginia Department of Health to host a free, one-hour CPR and AED awareness workshop for our community.

This non-certification training was designed to equip attendees with the confidence and basic knowledge needed to respond in an emergency. Participants learned how to recognize cardiac arrest, perform hands-only CPR, and properly use an Automated External Defibrillator (AED), critical skills that can help save lives in those first vital moments before professional help arrives.

The workshop reflects RVA Financial's ongoing commitment to supporting not just the financial well-being of our members, but their overall health and safety as well. By providing access to educational resources like this, we continue to invest in stronger, safer communities.

We appreciate our partners for helping make this impactful event possible and thank everyone who attended. If you missed the session, be sure to follow us on social media to stay informed about future workshops and community events.



Community Impact: Volunteering at Feed More

Our team recently volunteered with Feed More Richmond, supporting food distribution efforts for families across our community. Team members assisted with sorting, packing, and preparing food for local households in need.

Giving back is a core part of who we are. We are proud to serve not only our members' financial needs but also the broader Richmond community through hands-on service.



#RVAOnTheMove Car Buying Workshop

May 2
10am-12pm

RVA
Financial
FEDERAL CREDIT UNION



NEW LOCATION:
**RVA Financial Federal
Credit Union**
1700 Robin Hood Road
Richmond, VA 23220



Learn about:

- The car buying process
- Auto loan pre-approvals
- Understanding credit
- **Receive up to \$2,000* in down payment assistance**

**This free class is perfect for individuals or families
looking to buy a car!**

*For qualified applicants. Call for details, or attend the workshop for more information.

RSVP: EmpowermentCenter@RVAFinancial.com or call/text 804-404-7335 today!



Equal Housing Lender. Federally insured by NCUA.

Employee Spotlight: Briande' Ross



Meet Briande' Ross, one of the friendly faces behind the scenes in our Lending Department, and a true asset to our credit union family!

Briande' joined us last August, and from day one, she has brought dedication, heart, and a member-first mindset to everything she does. She assists our members with loan applications, underwriting, and thoughtfully matching them with financial products that truly support their goals, helping them get the money they need, right when they need it.

Although Briande works in a back-office role, she never hesitates to step into the lobby to assist members, going above and beyond to make sure everyone feels supported and cared for.

Beyond her strong work ethic, Briande' brings a fun, spirited energy to the team and absolutely loves a friendly staff competition, adding smiles, motivation, and great vibes wherever she goes.

And yes... if you're wondering how to say her name, think: Sunday, Monday, Tuesday, Wednesday... Bree-Ann-day!

We're so grateful to have Briande' on our team, and even happier to know that she loves working here. Thank you, Briande', for all that you do!

RVA's Leader of Financial Wellness

Grow Your Savings with Competitive Rates



Take advantage of great rates designed to help your money work harder for you:

- **9-Month Share Certificate – 4.60% APY***
- **Empower RVA Money Market – 3.50% APY****
- **RVA Premier Checking – 2.00% APY*** on balances from \$0.01 – \$3,000.00**

No matter what you're saving for, we have options to help you meet your goals.

Stop by the branch to open your account today!

APY = Annual Percentage Yield. *Minimum balance/opening deposit of \$1,000.00 required.

**Minimum balance/opening deposit of \$5,000 required. A \$10 monthly fee applies if the balance falls below the minimum.

***1.Dividends. In order to earn dividends, you must: (1) agree to receive e-statements and e-notifications; (2) maintain a valid email address on file with us; (3) perform at least one online banking login per month; (4) have direct deposit of \$500.00 or more per month post to RVA Premier Checking; and (5) have a minimum of twenty-five (25) debit card transactions clear your account as PIN-based or signature-based debit transaction per month. Members not meeting the dividend requirements will not earn dividends. Fees. If you elect not to receive e-statements and e-notifications, you will be charged a \$5.00 monthly account maintenance fee. Rates are subject to change. Additional terms and conditions may apply. Please contact a member of our staff for more information. Federally insured by NCUA.

SPRING COMMUNITY RESOURCE FAIR

May 22, 10 AM - 2 PM

RAIN OR SHINE

1700 Robin Hood Road,
Richmond, VA 23220



RVA
Financial
FEDERAL CREDIT UNION

Join us for a day of connection, education, and community fun!

What to Expect:

- Community Resource Vendors
- Local Food Trucks
- Music
- Raffles & Giveaways
- Financial Education & Tools

Bring your family, invite a friend, and explore valuable resources designed to support and empower our community.

Free & open to the public!



Fraud Awareness: Stay informed. Stay protected.



Common Scams to Watch For

- Imposter Scams
- Calls or messages pretending to be from government agencies, banks, or even family members requesting money or personal information.
- Medicare/Health Insurance Fraud
- Requests for Medicare numbers or offers for “free” medical equipment or services.
- Tech Support Scams
- Pop-ups or calls claiming a computer issue and asking for remote access or payment.
- Lottery & Sweepstakes Scams
- Notifications claiming you’ve won a prize –but requiring upfront fees to claim it.
- Romance Scams
- Online relationships where scammers build trust and then request money.

Red Flags

- Urgent requests for money or personal information
- Requests to pay using gift cards, wire transfers, or cryptocurrency
- Unsolicited calls, emails, or texts
- Pressure to act quickly or keep things secret



Tips to Stay Safe

- Verify before you trust
- Always contact the organization directly using a known phone number.
- Protect personal information
- Never share Social Security, account, or PIN numbers.
- Pause before acting
- Scammers rely on urgency—take time to think and consult a trusted person.
- Use call blocking and fraud alerts
- Enable protections through your phone carrier and financial institution.
- Shred sensitive documents
- Prevent identity theft from discarded paperwork.

What To Do If You Suspect Fraud

Contact your financial institution immediately if something feels off, it probably is. ***Trust your instincts and verify before taking action.***



FINANCIAL LITERACY MONTH

EMPOWER THROUGH EDUCATION,
PROSPER THROUGH KNOWLEDGE



Enroll in
Credit Score
through online
banking today!

This Financial Literacy Month, it's the perfect time to focus on the knowledge that shapes stronger financial futures. Financial confidence starts with understanding how credit, budgeting, and smart financial decisions work together to support your goals. When you're equipped with the right tools and insights, you can make informed choices that move you closer to lasting financial success.

With Credit Score, you have access to tools designed to help you stay informed and make smarter decisions:

- Credit Score & Credit Report
- Real-Time Credit Monitoring Alerts
- Credit Score Simulator, Goals, & Action Plan
- Financial Checkup
- Debt-to-Income Module
- And More!

By enrolling in Credit Score, brought to you by SavvyMoney (available to all members for free in online and mobile banking), you can better understand your credit, monitor changes, and gain insights that help you make smarter financial decisions. Start building your financial confidence today!

NEW Branch **Coming Soon**

We're excited to share that RVA Financial Federal Credit Union is growing! A brand-new branch location is coming soon to 730 East Broad Street in Richmond. This expansion reflects our continued commitment to better serve our members and the Richmond community with convenient access to financial services and personalized support.

Our new branch will offer the same friendly service you expect from RVA Financial, along with modern banking technology designed to make managing your finances easier and more convenient.

Construction is underway, and we look forward to welcoming members to the new location with an anticipated Grand Opening in Summer 2026. Stay tuned for more details, including updates on our opening celebration and special events.

We're excited to continue growing with our members and community!



Investment & Retirement Planning Services

RVA Financial Federal Credit Union is excited to offer **Investment and Retirement Planning services through TruStage in partnership with LPL Financial**. This partnership allows us to provide members and employees with access to professional financial guidance to help plan for the future.

Whether you're preparing for retirement, exploring investment options, or building a long-term financial strategy, personalized support is available to help you work toward your financial goals. Our dedicated representative, **Tammie McCoy**, is available to meet with members and employees to discuss retirement planning, investment strategies, and wealth-building opportunities.

If you're ready to start planning for tomorrow, we're here to help you take the next step toward a confident financial future.



TruStage[™]

**SCAN TO
LEARN MORE**



Tammie McCoy

Financial Representative, Investor Guidance Center

5910 Mineral Point Road
Madison, WI 53705

O 800.356.2644, Ext. 791.3011
D 620.791.3011
tammie.mccoy@cunamutual.com

HOME EQUITY LINE OF CREDIT (HELOC)

Your home's equity can help you accomplish more.

Whether you're planning renovations, consolidating debt, covering college expenses, or preparing for major life events, our HELOC offers:

- Flexible access to funds
- Competitive rates
- Revolving credit convenience
- Personalized guidance

Let your home work for you!



Scan to visit our website for details.



RVA
Financial
FEDERAL CREDIT UNION

RVA FINANCIAL TOILETRY DRIVE SUPPORTING: *HumanKind*

April 1 - April 30



Items needed:

- Bar Soap
- Body Wash
- Hand Soap
- Deodorant
- Shampoo & Conditioner
- Toothpaste & Toothbrushes
- Toilet Tissue
- Paper Towels
- Laundry detergent
- Dishwashing Liquid
- Household cleaning products
- Razors
- Lotion

What is HumanKind?

HumanKind is a non-profit organization that **assists local families struggling to overcome challenges** associated with poverty. Their goal is to strengthen individuals, families, and communities through care, counseling, and education.

How can you help?

- **Donate new**, unopened toiletry items like toothpaste, soap, shampoo, deodorant, and feminine hygiene products
- **Drop off** your donations at RVA Financial 1700 Robin Hood Rd. , Richmond.

Every item donated helps HumanKind provide essential support to individuals and families in our local community.

For more information about HumanKind and the services they provide visit:

humankind.org



Stay Connected Stay Informed

As part of our commitment to environmental sustainability, we primarily communicate through email.

If you choose to opt out, please note that you may **miss important announcements, special promotions, and community updates.**

And always remember:

We will never contact you to obtain account information.



THANK YOU!

for Being a Member

Your trust fuels our mission. Every program, every renovation, every workshop, it's all for YOU.

We look forward to continuing to empower, educate, and elevate our membership throughout 2026.

RVA Financial Federal Credit Union
Empowering Members. Strengthening Community.

RVA's Leader of Financial Wellness

Welcome Aboard

Continuing Education & Professional Development



At RVA Financial, growth doesn't stop at service, it extends to professional excellence.

- Several teammates are currently pursuing their **HERO Financial Counseling Certification**, strengthening our ability to provide high-quality financial guidance and coaching to members.
- Our Compliance and Fraud Department recently attended a professional development seminar in Williamsburg to stay ahead of emerging fraud trends, regulatory updates, and risk mitigation strategies.

By investing in continuous education, we ensure our members receive knowledgeable, informed, and forward-thinking service.



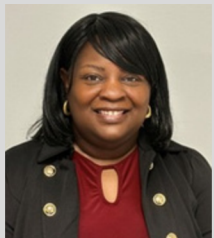
Ryan Jones
Universal Associate I
Joined January 2026



Claire Worsham
Universal Associate II
Joined January 2026



Mark Halstead
Senior Manager of Branch Operations
Joined February 2026



Dr. Arthenia Rachel
Controller
Joined March 2026

Connect & Follow Us on Social Media!

Stay connected with RVA Financial Federal Credit Union and keep up with the latest news, financial tips, community events, and special announcements. Follow us on our social media channels and be part of the conversation!

Follow us on: ✓ Instagram ✓ Facebook ✓ LinkedIn ✓ TikTok
Like, follow, and share to stay engaged with everything happening at RVA Financial!

