

QUARTERLY MEMBERSHIP NEWSLETTER

RVAFinancial.com

RVA
Financial
FEDERAL CREDIT UNION
JULY 2026



Drive Away Car Sale Event

July 31 9am-7pm & August 1 9am-6pm

Event-Only Benefits:

- Additional 0.25% Rate Reduction off our current auto loan rates
- Skip Your First **Two** Monthly Payments
- **\$300** Toward Your Third Payment

Don't miss this opportunity to save thousands on financing and drive away in a quality vehicle.



Rates as low as **3.99% APR***

enterprise
car sales

8605 Midlothian Turnpike
Richmond, VA 23235

Offer valid through
August 15, 2026

Scan the QR Code to
view current inventory



STOCK THE CLASSROOM, SUPPORT A TEACHER!

Support Richmond Public Schools by donating school supplies to help teachers stock their classrooms before the new school year begins. Your generosity will make a lasting impact on our local schools and community.

Most Needed Items:

- Pencils, Pens & Highlighters
- Notebooks & Composition Books
- Folders & Binders
- Crayons, Markers & Colored Pencils
- Scissors & Glue Sticks
- Rulers
- Hand Sanitizer, Tissues & Disinfecting wipes



July 1st - August 31st

Drop-off Location:
RVA Financial
1700 Robin Hood Rd
Richmond, VA



Inside This Issue:

Drive Away Car Sale Event

July 31 & August 1

Virtual Car Buying Workshop

July 15, 6-7 PM

Tap To Pay Using Your Digital Wallet

Apple Pay & Google Pay

Refer-A-Friend Earn Some Cash

\$25 for you + \$25 for them

City Hall ITM Now Accepting Cash Deposits

First floor of City Hall

New Branch Coming Soon

Theatre Row at 730 E. Broad St.

Caring With Clarity Workshop

July 11, 10 AM-12 PM

RVA's Leader of Financial Wellness

6th Annual Financial Literacy Fair Recap



RVA Financial was proud to partner with the City Treasurer's Office to not only serve as a champion sponsor, but also provide the infamous crowd-pleasing money machine at this year's Financial Literacy Fair at City Hall in April!

The event brought together community organizations, educators, and financial professionals to provide valuable resources and practical money management tools for individuals and families throughout our community.

Financial literacy remains at the heart of our mission, and we're honored to support our partners at the City Treasurer's Office of Financial Empowerment with this fun and engaging initiative!



ATTENTION

NOW ACCEPTING CASH & CHECK DEPOSITS

AT THE CITY HALL ITM!

FAST

CONVENIENT

SELF-SERVICE



CASH DEPOSITS



CHECK DEPOSITS



LOAN PAYMENTS



CREDIT CARD PAYMENTS



BALANCE INQUIRIES



Enjoy quick, secure, self-service banking right at City Hall at our upgraded **Interactive Teller Machine (ITM).**

**SKIP THE TRIP AND
BANK ON YOUR
SCHEDULE!**

RVA's Leader of Financial Wellness

IMPORTANT Identification Update

RVA Financial would like to inform members of an important change regarding acceptable forms of identification. Effective immediately, the U.S. Passport Card will no longer be accepted as a primary form of identification for any account and transaction services. Members may be asked to provide an alternative valid government-issued photo ID, such as driver's license, state-issued identification, or U.S. Passport Book.



We encourage members to review the identification they have on file and ensure they have an acceptable form of ID available when visiting a branch or conducting transactions. If you have any questions regarding acceptable identification requirements, please contact RVA Financial at **804-359-8754**. Our team will be happy to assist you.

Earth Day Neighborhood Cleanup



In celebration of Earth Day, RVA Financial employees participated in a neighborhood trash cleanup initiative. Together, we collected litter, beautified the area around the credit union, and demonstrated that our small actions can make a big impact.



But we're not stopping there. RVA Financial is committed to continuing these cleanup efforts in the future as part of our ongoing dedication to supporting a cleaner, healthier, and more vibrant community. By working together, we can make a lasting difference.

#RVAOnTheMove Car Buying Workshop

Whether you're shopping for your first vehicle or your next one, #RVAOnThe Move is helping members navigate the car-buying journey with confidence.

Scan to Register



July 15
6pm-7pm
Virtual

August 1
10am-12pm
On-Site

📍 **RVA Financial**
1700 Robinhood Rd
Richmond VA 23220



Through in-person and virtual educational sessions, participants learn about:

- Vehicle financing options
- Budgeting for a vehicle purchase
- Credit Considerations
- **\$2,000** down payment assistance opportunity*

*Down Payment Assistance of up to \$2,000 is subject to credit approval and program eligibility requirements. Not all applicants will qualify. Additional terms and conditions may apply. Contact RVA Financial for full details.



NCUA



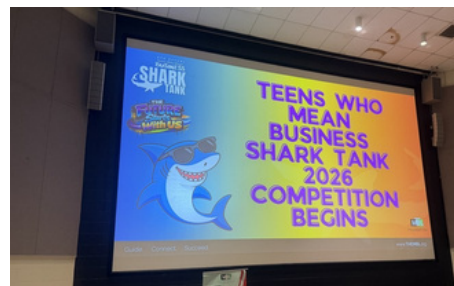
EMPOWERING THE NEXT GENERATION OF ENTREPRENEURS

RVA Financial Federal Credit Union was proud to support the MBL Foundation's Youth Entrepreneurship Program, helping high school students in Richmond and Petersburg develop entrepreneurship, leadership, and financial literacy skills.

On April 28, 2026, students showcased their business ideas during the **Teens Who Mean Business: Shark Tank**, where eight finalists competed for seed funding with the winner receiving \$500. Leading up to the event, RVA Financial provided workshops on budgeting, pricing, and managing expenses to help students strengthen their business concepts.

We were also proud to have Deonte' Barkley, Senior Manager of Financial Education & Community Outreach, serve as a Shark Tank judge, sharing his expertise and passion for empowering future entrepreneurs.

At RVA Financial, we believe investing in youth is an investment in the future of our community. We remain committed to supporting programs that foster growth, build confidence, and create opportunities for long-term success.



RVA's Leader of Financial Wellness



NCUA



Equal Housing Lender. Federally insured by NCUA.

Honored to Support the HumanKind Golf Challenge

We had a great time hitting the greens at HumanKind's Golf Challenge. More than just a day of golf, the event brought our community together to support an organization that helps individuals and families across Virginia.

Through services like childcare, workforce development, and financial coaching, HumanKind empowers people to build brighter futures and reach their goals.

We're proud to support their mission and be part of making a positive difference, one swing at a time!



HumanKind

Community partnerships like these help create lasting, positive change.

1st Annual SPRING COMMUNITY RESOURCE FAIR

The Spring Community Resource Fair, held at RVA Financial, connected community members with local organizations offering valuable services, programs, and resources. The event provided opportunities to learn, engage, and build connections while highlighting the many resources available to support individuals and families throughout our community.

Attendees had the opportunity to learn about:

- Financial wellness programs
- Housing resources
- Employment assistance
- Healthcare services
- Community support organizations

Thank you to all of our partners and attendees for making this event a success!





CALLING ALL TEENS

Make payday simple with our Teen Checking Account!

Use Your Teen Account To:

- Direct deposit your paycheck
- Access your money with a debit card
- Track spending with online and mobile banking
- Learn smart money habits while you earn dividends

Your summer job paycheck, straight to your account.
Safe, secure, ready when you need it.

Questions?

Call us: (804) 359-8754

Text us: (804) 404-7335

Stop in to open your account today!

Buy or Refinance Your New Home With Us

With rent prices rising, why pay
someone else's mortgage when you
could build equity in your own home?

If you already own a home,
refinancing could help lower
payments, save money, or access
your home's equity.

Why members love working with RVA Financial:

- Competitive mortgage & refinance rates
- Flexible home loan options
- Guidance every step of the way
- Member-focused solutions designed with you in mind

Contact us today!

SCAN



RVA's Leader of Financial Wellness



Caring with Clarity Workshops

RVA Financial recently hosted the first session of its three-part Caring with Clarity Workshop Series, providing valuable information and resources for individuals and families navigating Alzheimer's disease and dementia care.

In partnership with the Wisdom Watch Alliance, Carnelian Wealth Solutions, and the Alzheimer's Association, attendees are learning about future care planning, financial and legal considerations, caregiver wellness, and available support services.

At RVA Financial, we believe wellbeing goes beyond finances. Through workshops like Caring with Clarity, we're committed to providing education, support, and resources that help our members and community navigate life's important transitions with confidence.

The next workshop in the three-part series will be held on **Saturday, July 11 from 10:00 a.m. to 12:00 p.m. at RVA Financial Federal Credit Union**. We look forward to continuing this important conversation with caregivers and families throughout the Richmond community.



Toiletry Drive to Benefit



Thank you
for helping
us make a
difference.

Thanks to the generosity of our members and employees, along with additional items purchased by RVA Financial, we were proud to help restock HumanKind's toiletry pantry.

These donated essentials help ensure individuals and families have access to everyday necessities when they need them most. Together, we're making a meaningful difference in our community, one act of kindness at a time.



HumanKind

Ditch the Plastic

Tap Into Something Smarter.

Add your **RVA Financial** debit card to your smartphone or smartwatch and pay the easy way **Tap. Pay. Go.**

- ✓ Fast
- ✓ Secure
- ✓ Always with you

Skip the swipe and upgrade your everyday spending today.



For more information



RVA
Financial
FEDERAL CREDIT UNION

RVA's Leader of Financial Wellness



New Branch Coming Soon!

Theatre Row

730 East Broad Street, Richmond

Exciting things are happening at RVA Financial Credit Union!

This new, more accessible location reflects our continued commitment to investing in our members, strengthening our communities, and making financial services available throughout the Richmond area.

Whether you're opening an account, applying for a loan, seeking financial guidance, or utilizing everyday banking services, our new location will provide a welcoming space to meet your needs.

Follow RVA Financial on social media for construction updates, behind-the-scenes photos, and grand opening details.

Don't miss a thing—follow us today!

SCAN HERE →



Fraud Prevention Corner



Protect Yourself From Scams



Criminals are constantly finding new ways to steal personal and financial information. Help keep your accounts safe by following these simple tips:

- **Never share your Online Banking password, PIN, or verification codes.**
- **Be cautious of unexpected calls, texts, or emails asking for personal information.**
- **Monitor your accounts regularly for unauthorized transactions.**
- **Set up account alerts through Online and Mobile Banking.**
- **Use strong, unique passwords and update them regularly.**

CREDIT

BUILDER LOAN

Looking to boost your credit score and save money?
A Credit Builder Loan from RVA Financial helps you do both!

How it works:

- We deposit \$1000 into a secure Certificate of Deposit (CD)
- You make monthly loan payments
- We report your payments to the credit bureaus
- When your loan is paid off, you get \$1000 + any interest earned
- Track your progress with Savvy Money credit monitoring, FREE on the RVA Financial App



Apply Online:

RVAFinancial.com

Or in person:

**1700 Robin Hood Rd.
Richmond, VA 23220**

Employee Spotlight: Meet Tristan Garnett

This month, we're proud to recognize Tristan Garnett, who recently stepped into his new role as our Empowerment Center Specialist after 18 months of dedicated service at RVA Financial. When asked what he enjoys most about working at RVA Financial, Tristan shared, *"I enjoy making a positive impact in people's lives and helping them improve their financial well-being."* That commitment shines through in every interaction he has with members and coworkers alike. Known for his positive attitude, friendly personality, and willingness to help, Tristan consistently goes above and beyond to ensure members feel supported and empowered. Whether he's assisting members with their financial goals, providing guidance on ITM transactions, or connecting them with helpful resources, he brings patience, professionalism, and genuine care to everything he does.



Tristan's passion for helping others makes him a perfect fit for the Empowerment Center, and we're excited to see the positive impact he will continue to make in his new role.

Fun Fact: Tristan can make an astronomically good grilled cheese sandwich—it's truly out of this world!

‘Tis the season **to Stop Panicking in December**



Future you will be thankful

Instead of wondering where the holiday money was spent, start saving now with an
RVA Financial Holiday Club account

- No minimum balance required
- Tip money? Grass cutting money? Deposits are accepted year round into your Holiday Club Account!
- Your holiday savings are automatically transferred to your savings account on November 1*

Because the holidays should be filled with:

- ✓ Family
- ✓ Gifts
- ✓ Cookies

Not:

- ✗ Financial stress
- ✗ Last-minute scrambling
- ✗ Asking, "How did I spend THAT much?"

‘Tis the season to save before you spend

Open your Holiday Club Account today and give yourself the gift of a stress-free holiday season

Save Now. Sleigh Later.

*Early withdrawal penalty will be applied if transfers are made before November 1.

Refer a friend. Earn some cash.

Love being an RVA Financial member?
Share the experience!

When your friend opens a qualifying account, you'll **BOTH** get rewarded.

**\$25 for you +
\$25 for them!***

Your friend will enjoy all the same great benefits you're currently receiving, including:

- Low or no monthly service fees
- Free Mastercard® Debit Card
- 24/7/365 Digital Banking Access
- Mobile Check Deposits with Remote Deposit Capture
- Direct Deposit & Bill Pay
- Enhanced Fraud Monitoring & Security
- Convenient eStatements

Plus, with an RVA Premier Checking Account:

- \$0 minimum balance requirement
- Earn 2.00% APY** on balances from \$0.01-\$3,000.00***

*Restrictions apply. \$25 referral bonus available for qualifying referrals. Offer limited to the first 50 referrals. Must use QR code to complete the referral form with the promo code 1234. See credit union for complete details. eStatement enrollment required. **APY = Annual Percentage Yield. ***APY is accurate as of 6/22/2026 and is subject to change at any time. See Truth in Savings Account disclosure for details and most current rates.



Ready to refer someone?

Scan the QR code or visit
RVAFinancial.com to get started.
Referral code: 1234



Welcome Aboard



Breahna Broaddus
Universal Banker I
May 2026

Pop in and meet RiVA, our friendly ITM

Our **Interactive Teller Machines (ITMs)** give you:

- Face-to-face service with a live teller and
- Fast, secure transactions



**Stop by the
credit
union for a
free demo!**

Traveling this summer?



Don't forget your Travel Alert!

Whether you're heading to the beach, taking a road trip, or flying overseas this summer, don't forget to place a travel alert on your RVA Financial debit or credit card before you go.

Travel alerts help prevent interruptions to your card usage by letting us know when and where you'll be traveling, helping keep transactions secure while you enjoy your trip.

Before you pack your bags:

- Call us at 804-359-8754, Option 6, to set your travel alert.
- Make sure your contact information is up to date
- Enable card activity alerts through card controls in the RVA Financial app

Safe travels and enjoy your summer adventures!

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!

SCAN TO
FOLLOW US!

