QUARTERLY MEMBERSHIP NEWSLETTER

RVAFinancial.com

RVA Financial
FEDERAL CREDIT UNION

OCTOBER 2026

YOU'RE INVITED

Annual Meeting CELEBRATION

Free event for members and their families.

Please join us for our Annual Meeting as we come together to celebrate our members, our accomplishments, and the year ahead.

Wednesday, October 28th

5:00 PM – 8:00 PM

Richmond-Lakeside Moose Lodge #1714

1207 Hilliard Road, Richmond VA 23228

Enjoy an evening featuring:

- Free Food
- Line dancing with Kemel Patton, RVA Line Dance King
- BINGO
- Door Prizes
- Fellowship with fellow members and staff

Registration is required.
Scan the QR code to register or call/text 804-613-6486

We look forward to seeing you and sharing this special evening with our RVA Financial family.

RVA's Leader of Financial Wellness

Inside This Issue:

Credit Union Diaper Drive October 1-October 31

RVA OnTheMove Workshops October 3 & 7 and November 7 & 18

Community Day 2026 at Abner Baptist Church Sat.urday, October 17

YWCA Domestic Violence Workshop Saturday, October 24

Annual Meeting Wednesday, October, 28th

Winter Wonder Loan Mid-November

FREE Document Shred Event November 21

New Branch Coming Soon Standalone ATMs and ITMs available

Member Stories & Testimonials

RPS School Supply Drive Re-cap

Neighborhood Clean Up

Spot the RVA Car

RVA Financial Is Coming to **Downtown Richmond!**

RVA Financial Federal Credit Union is excited to expand its presence in downtown Richmond with the upcoming opening of our **Theatre Row Branch at 730 E. Broad Street** this fall**.**

This new location will make it even easier for members and the Richmond community to access the personalized financial services and people-first approach they've come to expect from RVA Financial.

We're thrilled to become part of the Theatre Row community and look forward to welcoming members through our doors.

Stay tuned for opening details and updates by following RVA Financial on social media.

Did you know?
We have a standalone ATM at 701 N. 25th Street, Richmond, and an ITM at City Hall, 900 E. Broad Street, Richmond (1st Floor).

At City Hall, you can make deposits, transfers, credit card payments, and balance inquiries. Fast, convenient, self-service.

ON-SITE:
Oct. 3 & Nov. 7
10am-12pm
1700 Robin Hood Rd.
Richmond, VA

#RVAOnTheMove **Car Buying Workshop**

VIRTUAL:
Oct. 7 & Nov. 18
6pm-7pm

Hosted by Deonte' Barkley
Senior AVP of Financial Education and Community Outreach

TWO ways to earn
UP TO $2K
toward your new ride!

Workshop Topics:

- The car buying process
- Auto loan pre-approvals
- Understanding credit
- How to qualify for down payment assistance.*

Option A:
Save $1,000 → Get $1,000!
✔️ 1 month of financial coaching
✔️ Qualifying direct deposit**
✔️ Save $1K toward your insurance and down payment
WE'LL MATCH IT WITH $1,000!

Option B:
Save $2,000 → Get $2,000!
✔️ 6 months of financial coaching
✔️ Qualifying direct deposit**
✔️ Save $2K toward your insurance and down payment
WE'LL MATCH YOUR $2,000!

SCAN ME

Don't miss out on this opportunity - **RSVP** today!

Scan the QR code or Text/call 804-404-7335 to register.

RVA Financial FEDERAL CREDIT UNION

*For qualified applicants. Call for details, or attend the workshop for more information. ** Minimun $1000 saved prior to funding.

RVA's Leader of Financial Wellness

Member Stories

From Financial Setback to a Fresh Start

When Mr. Johnson's Infiniti broke down, he found himself facing more than just the challenge of finding another vehicle. He was also dealing with a repossession, a predatory lender, and the possibility of a remaining balance on his loan.

Rather than trying to navigate it all on his own, Mr. Johnson turned to the RVA Financial Empowerment Center.

Together, we helped him understand his financial situation, determined what he owed, and got him approved for a vehicle that fit comfortably within his budget.

> *That's what the Empowerment Center is all about: meeting members where they are, helping them understand their options, and creating a path forward, one financial challenge at a time.*

At the same time, we worked with him to develop a plan to address the amount due on his loan, giving him a path forward and reliable transportation.

What could have felt like two overwhelming financial problems became one manageable plan and an opportunity for a fresh start.

Sometimes, It Starts With Listening

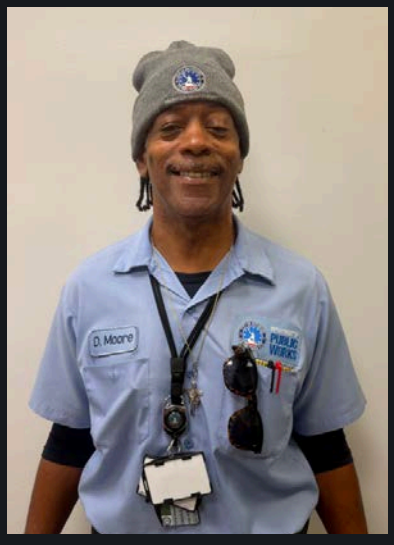
Ms. Williams recently came to us feeling overwhelmed by debt and the stress that came with it. After several conversations, we explored possible solutions together, including a home equity line of credit. While that option wasn't the right fit, we didn't want her to leave without a path forward.

We connected her with GreenPath Financial Wellness, a trusted resource that could help her look at her finances from a broader perspective.

Later, she shared that GreenPath had been extremely helpful and gave her the guidance she needed to begin regaining control of her finances.

Sometimes, helping a member isn't about providing a loan or opening an account. It's about listening, understanding, and connecting them with the right resources.

RVA Financial Partners with GreenPath to provide members with the needed financial support to get life back on track. Learn more at **greenpath.com/rvafinancial.**



Member Testimonial

"My name is Derrick Moore, and I've been a member of RVA Financial for about 15 years. I can honestly say that I've never had a problem. The people here have always been accommodating, helpful, and welcoming.

I've enjoyed my experience so much that I've recommended RVA Financial to friends, family, and others I've met who don't bank here. I've even told people who bank at City Hall that there's a great financial institution right here on this end of town, at RVA Financial's new location at 730 East Broad Street.

After 15 years, I'm still happy to be a member. I appreciate the way RVA Financial treats its members, and I'm always glad to share my experience with others."
— ***Derrick Moore, RVA Financial Member***

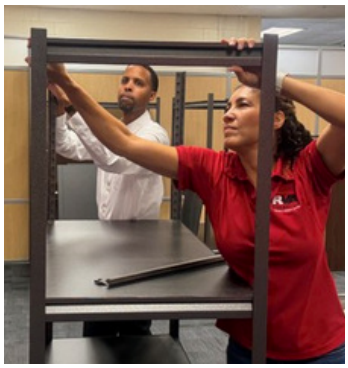
Teacher Supply Drive

Benefiting Richmond Public Schools

In partnership with FOX Richmond Cares, RVA Financial employees, members, and community partners collected over 500 clear backpacks and enough school supplies to fill each one!

Some of the donated items include:

- Clear backpacks
- Composition & spiral notebooks
- Folders
- Pencils and pens
- Crayons and colored pencils
- Markers
- Glue & glue sticks
- Scissors and erasers
- Construction paper
- Loose-leaf paper
- Pencil cases



There were so many generous donations that we literally needed a moving truck just to transport the first load to Henderson Middle School!
Once we arrived at the collection site, our RVA Financial team jumped right in, assembling shelving, organizing supplies, and setting up the space so teachers could easily find everything their students need for a successful year.

We're grateful to everyone who donated, volunteered, spread the word, or supported the effort. Together, we're helping RPS teachers get the resources they need to support their students throughout the school year.

Thank You for Making a Difference!

Want to help us keep the momentum going?
Stay connected with RVA Financial for more opportunities to give back, support our local schools, and make a difference right here in our community.

SCAN ME!

FOX RICHMOND

Thank you to our Partners

RPS RICHMOND PUBLIC SCHOOLS

NCUA CDFI
Equal Housing Lender. Federally insured by NCUA.

UPCOMING HOLIDAY CLOSURES

RVA Financial will be closed **October 12 for Columbus Day**, a time to reflect on our nation's history and the diverse cultures that have shaped our communities.

We will also be closed **November 11 for Veterans Day** as we pause to honor and thank the brave men and women who have served our country. We are grateful for their dedication and sacrifices.

Access your accounts 24/7 through **mobile banking, ATMs and ITMs.** Regular hours resume the following business day.

"The soldier above all else prays for peace, for it is the soldier who must suffer and bear the deepest wounds and scars of war." -General Douglas MacArthur

DOMESTIC VIOLENCE 101 WORKSHOP

FREE 90-Minute Workshop for Adults

SATURDAY, OCTOBER 24TH
10:00 AM – 11:30 AM

RVA FINANCIAL FEDERAL CREDIT UNION
1700 Robin Hood Road
Richmond, VA

PRESENTED BY:

ywca of richmond

HOSTED BY:

RVA Financial FEDERAL CREDIT UNION

Sometimes the signs aren't visible. Would you know what to look for?

- **LEARN TO RECOGNIZE** the warning signs of abuse
- **UNDERSTAND THE CYCLE** of abusive relationships
- **EXPLORE THE BARRIERS** that can make leaving difficult
- **UNDERSTAND THE IMPACT** on survivors
- **LEARN HOW TO RESPOND** when someone shares their experience

All attendees will be entered to win a $25 giftcard!

You don't have to be an expert to make a difference.

Sometimes, knowing what to say, and how to listen, can be the first step toward helping someone feel less alone.

REGISTRATION REQUIRED
To register to this FREE event, please call, text or email
804-362-2042 | EC@RVAFinancial.com

$1200 LOAN 12.00%* APR

10 MONTHS TO REPAY

Winter Wonder Loan

ENDS 1/9/27

RVA Financial FEDERAL CREDIT UNION

UNWRAP SOME EXTRA CASH!

Sometimes a little extra cash can make a big difference! Unexpected expense? Something you've been putting off? Or maybe you just need a little extra breathing room. Whatever is on your list, **RVA Financial is here to help!**

Starting mid-November, log into **Online Banking** to see if you automatically qualify! Don't see an offer? Give **Member Services** a call to apply at **804-359-8754.**

EQUAL HOUSING OPPORTUNITY NCUA

*APR=ANNUAL PRECENTAGE RATE. THE ESTIMATED MONTHLY PAYMENT IS $126.70 FOR 10 MONTHS. CERTAIN CRITERIA APPLY. SEE CREDIT UNION FOR DETAILS.

Protect Your Information:

Stay One Step Ahead of Fraudsters

Fraudsters are always finding new ways to steal personal and financial information. One of the best ways to protect yourself is to **slow down, stay alert, and verify before you act.**

Watch for Red Flags

- Caller ID can be spoofed, so a familiar number doesn't always mean a legitimate call.
- Be suspicious of unexpected calls, texts, or emails asking for personal or financial information.
- Never share your **online banking password, PIN, Social Security number, account number, or one-time verification code.**
- Be cautious of anyone demanding immediate payment or asking you to use gift cards, cryptocurrency, wire transfers, or payment apps.
- Never give someone remote access to your computer or phone unless you have independently verified who they are.

Remember: Legitimate financial institutions and government agencies will not try to pressure you into making an immediate payment or sharing confidential authentication information.

When in Doubt, Stop and Verify!

If something doesn't feel right, **hang up, don't click, and don't respond.** Contact the organization directly using a trusted phone number from its official website or your account statement.

If you believe your financial information may have been compromised, **contact RVA Financial right away at 804-359-8754 or visit RVAFinancial.com.**

We're here to help you take the next steps and protect your accounts.

Taking Pride in Our Part of RVA

Our RVA Financial team recently stepped away from our desks and headed outside to give our little corner of RVA some love!

Armed with trash grabbers, gloves, bags, and plenty of team spirit, our staff worked together to clean up the area around RVA Financial. It was a simple way to give back to the community we work in every day and show lots of pride in our neighborhood.

We believe being part of a community means more than simply working here. It means taking care of the places we share and doing our part to make RVA a little cleaner and brighter.

We're proud to work here, proud to serve here, and proud to be part of RVA!

FREE Document Shredding Event for a cause!

November 21
9:00 AM–12:00 PM
1700 Robin Hood Rd.
Richmond, VA

RVA Financial is hosting a **FREE Document Shredding Event** for our members on **November 21 from 9:00 AM–12:00 PM.** Bring your old, unwanted documents and your **canned goods**, and let us help you safely dispose of sensitive information while benefitting those in need.

What Can Be Shredded?
Almost any paper product is welcome!
This includes:

- Paper documents and records
- Notebooks with metal or plastic
- spiral bindings
- Paper with paperclips, staples,
- or small binder clips attached

What Needs to Be Removed?
Please remove bulkier metal items before bringing your documents, including:

- **3-ring binders**
- **Hanging folders**
- **Large binder clips**

Gather those old documents, clean out your files, and let us do the shredding!

All food donations will benefit:

FEED MORE

Rolling through RVA **in style!**

Spot us around town and recieve RVA Swag! #SPOTRVA

Our RVA Financial vehicle just got a fresh new look, complete with our updated branding and plenty of RVA Financial flair. You might see us making our way down Broad Street, heading to a community event, dropping off donations, or traveling between branches.

Think of it as a little piece of RVA Financial on wheels, bringing our commitment to the community wherever the road takes us.

Follow us on social media to see where we're going next! Spot us around town? Tell us where! Snap a picture, comment on our #spotRVA social media posts, and use **#spotRVA** when you post to receive some free RVA swag!

What Is a CDFI?

RVA Financial Federal Credit Union is a local Richmond credit union serving members from all backgrounds and income levels. We also hold a Community Development Financial Institution (CDFI) certification, reflecting our commitment to expanding financial opportunities and education in underserved and underbanked communities.

CDFIs are certified by the U.S. Department of the Treasury's CDFI Fund. Their mission is to help people and communities access financial services and financing that may otherwise be difficult to obtain. While RVA Financial proudly serves higher-income individuals and families as well, our CDFI designation strengthens our commitment to reaching those who face barriers to traditional banking.

Through our Empowerment Center, financial education, personalized coaching, and community partnerships, we help people budget, build credit, save, and prepare for homeownership. We also bring education and resources to schools, workplaces, and community organizations.

Being a CDFI reflects our belief that investing in people strengthens our entire community. When you bank with RVA Financial, you are part of a credit union that supports your goals while helping create opportunities for others.

RVA Financial Federal Credit Union.
RVA's Leader of Financial Wellness.

CERTIFIED CDFI U.S. Department of the Treasury

Welcome **Aboard**

Valerie Jarvis
Underwriter
Joined August 2026

Mica Burrell
Universal Supervisor
Joined August 2026

Member Survey

We're always looking for ways to better serve our members, improve your experience, and offer the products and services that help you reach your financial goals.

HOW ARE WE DOING?

Please take a moment to complete our short **anonymous survey.** Your feedback will help us understand what we're doing well, and where we can do better.

Thank you for being a valued member of RVA Financial!

Survey runs through 10/30/2026.

Employee Spotlight: Meet Scott Harrison

Scott has been a valued part of RVA Financial for more than two years, and his impact is felt by both our members and our team. He has a genuine gift for connecting with people and making them feel welcome, heard, and appreciated. Whether he's helping a member through a difficult situation, walking a member to their car or simply taking the time to check in with someone, Scott always leads with kindness and care.

What stands out most about Scott is his positive attitude and passion for helping others. He consistently goes the extra mile to create a great experience for our members while also being someone his coworkers can rely on for support and encouragement. He brings energy, authenticity, and a team-first mindset to everything he does.

Outside of his day-to-day work, Scott helps make RVA a fun place to be. As our resident die-hard Seahawks fan and the leader of our fantasy football league, he's always finding ways to bring people together and build camaraderie among the team.

We're fortunate to have someone like Scott on our team, and RVA is better because of the positivity, dedication, and heart he brings every day!

When Life Changes, **We're Here to Help**

Sometimes, life changes in a single phone call.

A job is lost. A loved one passes away. An illness makes it impossible to work. An unexpected expense turns an already-tight budget into something that feels impossible to manage. When life takes an unexpected turn, your finances can quickly become overwhelming. You may not know what to do, who to call, or where to begin. You may even feel embarrassed or afraid to ask for help. **Please know this: you don't have to face it alone. The Most Important Step? Talk to Us.**

If you're having trouble making your loan or mortgage payments, please reach out to us as soon as possible. You don't have to wait until you've missed a payment or until the situation becomes a crisis. The sooner we know what you're going through, the sooner we can have a conversation about your situation and discuss what options may be available. Our goal is to help you stay on track and, when possible, avoid serious consequences like vehicle repossession or foreclosure.

A Difficult Season Doesn't Define You. Financial challenges can happen to anyone. Sometimes they have nothing to do with how carefully you planned or managed your money.

Life simply happens. That's why communication is so important.

Even if you don't have an immediate solution, staying in communication gives us an opportunity to understand your circumstances and work with you.

We're More Than Your Financial Institution

At RVA Financial, we believe financial wellness is about more than numbers. It's about helping our members navigate real life, including the difficult seasons. If something has changed in your life and you're worried about your finances, **don't wait and don't be afraid to reach out.** You may not be able to change what happened but taking that first step and starting the conversation can help you understand what comes next.

We're here to listen, to help, and to work WITH you.

When life changes, let's talk.
804-359-8754, Option 5

FREE ATMs

Have you ever noticed the CO-OP symbol on the back of your RVA Financial debit card?

That little logo gives you access to a nationwide network of **nearly 40,000 surcharge-free ATMs.** That means you can access your money at locations across the country, including popular retailers such as **7-Eleven, Publix, Sheetz and WAWA.**

Need to Find a surchagre-free ATM? We got you!

Text: Text your address, or ZIP code to **91989** to receive the nearest surcharge-free ATM information right on your phone.
Phone: Call **1-888-SITE-CO-OP (1-888-748-3266)** for toll-free locator assistance.

So, the next time you're traveling or simply need cash while you're out and about, visit a **CO-OP ATM and keep your money within reach!**

Ways to save this Fall

Fall into good financial habits! A little planning today can help you enjoy the season, and head into the new year feeling more financially prepared.

- **Halloween is a BIG spending holiday.** Americans spend billions each year on costumes, candy, decorations, and more.
- **Thanksgiving can sneak up on your budget.** Planning your menu and shopping list ahead of time can help keep holiday spending under control.
- **Black Friday isn't always a bargain.** A discount only saves you money if you actually needed the item in the first place!
- **Fall is a smart time for a financial check-in.** Review your budget, savings, debt, and financial goals before the holiday season gets busy.
- **Watch the "little" purchases.** A few $5 coffees, snacks, or impulse buys each week can add up to hundreds of dollars over a year.
- **The holidays are coming!** Starting your holiday savings early can help you avoid putting seasonal expenses on a credit card.

Ask us about our Holiday Club Account!

GREATER RICHMOND CHAPTER OF CREDIT UNIONS

LITTLE HANDS virginia

CREDIT UNION DIAPER DRIVE

HELP US FILL THESE BOXES!

OCTOBER 1-31

DROP OFF LOCATION:

RVA FINANCIAL

1700 ROBIN HOOD ROAD
RICHMOND, VA

THANK YOU! for Being a Member

Together, we're building a stronger financial future for Richmond.

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!

NCUA CDFI
Equal Housing Lender. Federally insured by NCUA.