

HELLO 2025!

THE YEAR OF OPPORTUNITY



WWW.RVAFINANCIAL.COM

**THOMAS J. AMISS
CREDIT UNION CENTER**
1700 ROBIN HOOD RD.
RICHMOND, VA 23220
9 A.M. - 5 P.M.
SATURDAY 9 A.M. - 5 P.M.

**CITY HALL
(16TH FLOOR)**
900 E BROAD ST.
RICHMOND, VA 23219
9 A.M. - 5 P.M.
9:30 A.M. - 5 P.M. (WED)
CLOSED FOR LUNCH 10:30 A.M. - 11:30 A.M.

**DRIVE THROUGH
HOURS:**
AVAILABLE 24 HOURS

**ITM WITH TELLER
ASSISTANCE**
MONDAY - FRIDAY
9 A.M. - 5 P.M.

NEED ASSISTANCE?
CALL US! 804.359.8754
AVAILABLE 24 HOURS!

**YOUR BOARD OF
DIRECTORS:**
RAYFORD HARRIS
NICK FEUCHT
DEBORAH JOHNS
WINSTON LUCOMBE
DAISY WEAVER
MICHELLE RANDOLPH
JUSTIN GRIGG

**YOUR SUPERVISORY
COMMITTEE:**
WILLIAM NELSON
ISAAC ADEDOKUN
MICHELLE RANDOLPH

YOUR YEAR STARTS NOW!

2025 is your year to grow, achieve, and thrive. Whether your goals include buying a home, starting a business, or simply building better financial habits, your credit union is here to support you every step of the way. Let's make this the year of opportunity together!



MAKE 2025 YOUR YEAR WITH THESE EXCITING OPPORTUNITIES

At RVA Financial, we're here to help you achieve your financial goals with tailored solutions to meet your needs. Check out our current promotions designed to empower you this season:

1. Winter Wonder Loan
Need extra cash for your holiday expenses? Take advantage of our limited-time offer:
- Borrow **\$1,200 at 12% APR**
- Offer ends **January 11**

*APR = Annual Percentage Rate

2. Unlock Your HELOC
Your home's equity can be your key to financial flexibility. Our Home Equity Line of Credit (HELOC) can help you:
- Recover from unexpected expenses
- Reboot your finances
- Rebuild for the future

Available to members with existing mortgages at RVA Financial.

Ready to Unlock Your 2025 Goals?

Take the next step toward financial success:
- **Apply today** at www.rvafinancial.com
- Or call us at **(804) 359-8754**

Important Notes:
- All loans are subject to credit approval.
- Terms and conditions apply.
- NMLS ID #523374.

For full details and disclosures, please contact us. We're here to help you make the most of 2025!



RVA FINANCIAL IS FEDERALLY INSURED BY NCUA. EQUAL HOUSING LENDER.



RVA FINANCIAL HAS A BIRTHDAY COMING UP!

For 75 years, we've been proud to serve the Richmond community, empowering you to achieve your financial goals. But this milestone is just the beginning! Stay tuned as we celebrate the past, present, and exciting future we're building together with YOU. Here's to many more years of making an impact in Richmond!



5 KEY FRAUD AWARENESS TIPS FOR THE NEW YEAR



- 1. Monitor Accounts Regularly:** Check for unauthorized transactions.
- 2. Use Strong, Unique Passwords:** Update and secure your online accounts.
- 3. Enable Two-Factor Authentication:** Add extra security to your accounts.
- 4. Beware of Phishing Scams:** Don't share personal information through unsolicited messages.
- 5. Report Fraud Immediately:** Act quickly if you notice suspicious activity.

Stay vigilant and protect your financial security in the new year!



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