

We have expanded our membership! Visit <https://curich.org/who-can-join/> to learn more.

New year, New financial goals.



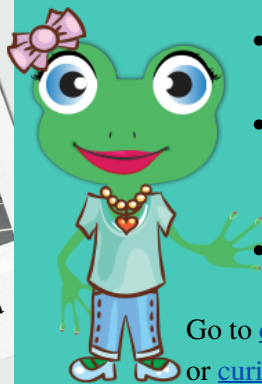
Quarterly News | January 2022

*APR is Annual Percentage Rate. 1.99% APR is applicable on New or Used Autos 2016 and newer with a 20% down payment and, terms up to 42 months. Rates are subject to change and are based on creditworthiness, age of vehicle, and terms of the loan. Therefore, your actual rate may differ. Collateral is subject to approval. Minimum loan amount is \$25,000 for terms of 84 months. A loan payment example: \$20,000 financed for 42 months would make the monthly payment \$494.



The tentative date for our Annual Meeting is March 23rd. Stay tuned for more information.

Your child can earn money for good grades with Credit Union of Richmond's Kids Club and Teen Accounts.



Benefits:

- Earn money for good grades.
- Provides educational material
- Teaches youth about finances

Go to curich.org/kids-account or curich.org/teen-account to learn more

Rates as low as 1.99% APR*

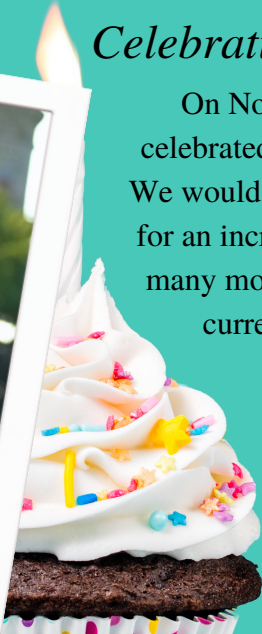


Earn rewards when you swipe on VISA® Gold and Platinum cards

Celebrating 98 Years!

On November 22nd we celebrated our 98th birthday! We would like to thank you all for an incredible 98 years and many more to come. We are currently Virginia's

longest continuously running credit union.



BEN WILSON SCHOLARSHIP

Apply by May 31st!
curich.org/scholarships

Whether you need funds for a large expense or have a home project, we have you covered. Give us a call at 804-355-9684.



Fee Schedule Effective February 1st, 2022

Account History Printout	\$1.00/ per printout or fiche
Account Research/Balance Checkbook	\$10.00 per hour or any part of an hour
ACH Return Item	\$30.00 /Item
Account Statement Printout	\$3.00 / per statement cycle
ATM Balance Inquiry	\$1.00
Business Accounts – Min Bal Req	\$10.00 when balance drops under \$250.00
Carfax	\$18.00
Check Cashing	\$5.00 each (see ways to avoid fee)
Check Copy	\$2.50 / per check
Check Printing Order	Prices may vary depending upon style of check
Christmas Club - early withdrawal fee	\$10.00
Close / Re-open Account	\$30.00
Counter Checks(draft accounts)	\$1.00 per check
Coupon Books – Replacement	\$5.00
Courtesy Pay	\$30.00 / item
Deposited item Return	\$30.00 / item
DMV title fee (New Loan)	\$25.00
DMV Title Change Fee	\$25.00
DREAMER Excessive Transfer fee	\$15 each additional transfer (First 3 a month are free)
Excessive share withdrawal fee	\$5.00 (3 free)
Fax Copies For Members	\$1.00 per page/Max \$5.00
Garnishment/Lien Processing	\$50.00
ICAPS One Time Transaction	\$5.00
ICAPS Recurring Transaction	\$30.00
Inactive Account	\$5.00/month if no activity for 12 months
Invalid Address	\$5.00 /month
IRA early withdrawal fee	\$100.00
Make Copies for Members	\$1.00 per page/Max \$5.00
Movie Tickets – Regal	\$11.00 per ticket
Movie Tickets – Bow Tie	\$9.00 per ticket
Non-member Check Cashing	\$5.00 per check
Non-proprietary ATM Withdrawal	\$3.00 per transaction
Notary Fee	\$5.00 per document
Overnight Delivery of Debit or ATM Cards	\$75.00
Overnight Loan Payoff	\$75.00
Overdraft Transfer Fee	\$2.00 per occurrence
Overnight Bill Pay Check Fee	\$15
Pay Off Fax Fee	\$10.00
Payday Loan	\$25.00 per request
Personal Service Phone Assistance	\$3.00 effective 5/1/2016
PIN Replacement	\$5.00
Postage Stamps	Priced at current rate
Regulation D transfers	\$5.00
Replacement of Debit or ATM Cards	\$10.00 / per card
Returned Check	\$30.00 / item
Rush Delivery of Debit or ATM Cards	\$50.00 / per card
Safe Deposit Drill Fee	\$200
Safe Deposit Replacement Key	\$35
Safe Deposit Rental 3" x 10" Box	\$40.00
Safe Deposit Rental 3" x 5" Box	\$30.00
Safe Deposit Rental 5" x 10" Box	\$45.00
Safe Deposit Rental 5" x 5" Box	\$35.00
Safe Deposit Rental 10" x 10" Box	\$50.00
Same Day Bill Pay	\$10.00
Second Chance Checking	\$10.00 / per month
Skip Payment on Non-Mortgage Loans	\$35.00 / per loan
Stop Payment (Series, Lost or Stolen)	\$35 per each occurrence
Stop Payment (single)	\$30.00 / item
Subordination Agreement Processing	\$75.00 / per Agreement
Teller Checks (limit 1 per month free)	\$5.00 per check
Transfer Now Instant Fee	\$3 per each transfer
Travelers Card	\$6.95/\$4.95 Reload
Verification of Accounts from other Financial Institutions	\$10.00
VISA Gift Card	\$3.00
Wire Transfer (outgoing)	\$15.00 / per transfer



Credit Union OF RICHMOND

1601 Ownby Lane
Richmond, VA

Office Information

Phone: 804-355-9684

Fax: 804-355-9725

Priority Line: 888-427-9394

Lobby Hours:

Monday - Friday 8AM - 4PM

Drive-Thru Hours:

Monday - Wednesday 8AM - 4PM

Loan Dept. Hours:

Monday - Wednesday 8AM - 4PM

Thursday - Friday 8AM - 6PM (*By appointment only*)

Holiday Closings:

Martin Luther King Jr Day:

Monday, January 17th, 2022

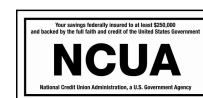
Presidents Day:

February 21st, 2022

For more information on Holiday

Closings please go to:

curich.org/holiday-closings



This credit union is federally insured by the National Credit Union Administration and is an Equal Housing Lender.