

Fall 2017

Current Loan Rates

Auto Loans as low as
1.99% APR

Personal Loans as low as
6.99% APR

Credit Cards as low as
9.15% APR

Rates current as of 9/28/2017. Auto Loans as low as 1.99% APR Personal Loans as low as 6.99% APR Credit Cards as low as 9.15% APR APR = Annual Percentage Rate. Rates quoted above include all applicable discounts. Rates and terms are subject to change without notice, and may vary based on creditworthiness, term of loan, and vehicle age. Other rates and terms are available. The minimum payment on an Auto Loan at 1.99% APR for 48 months is \$21.70 per \$1,000 borrowed. The minimum payment on a Personal Loan at 6.99% APR for 12 months is \$86.53 per \$1,000 borrowed. Variable rates as low as 9.15% APR and 10.15% APR will apply to Platinum and Platinum Rewards credit cards, respectively. Platinum Secured credit cards will receive a 17.15% variable APR.

Holiday Closings

- Columbus Day—Monday, Oct. 9
- Closed for Tech. Upgrade—Saturday, Nov. 11 and Monday Nov. 13
- Thanksgiving and day after—Thursday and Friday, Nov. 23 and 24
- Christmas Day—Monday, Dec. 25

Need assistance? Want to apply for a loan? Call us!

(800) 230-4819

M-F 8am—6pm

Eff. 11/14: M-F 8am—8pm

Sat. 8am—5pm



Change is in the air

RVA Financial

Effective November 11, 2017, New Generations will be known as RVA Financial. We are very excited about this upcoming change!

In 1950, a group of employees who worked for the City of Richmond came together to form the Richmond Virginia Municipal Federal Credit Union. The purpose was to provide greater access to vital financial services for all City of Richmond employees. In the 1980s, the credit union's name changed to VACAP, which stood for Virginia Capital, as we began expanding our reach to more of the Richmond area.

In 2007, the credit union adopted the name by which you know it today – New Generations. Then, in 2014, the credit union obtained a community charter that allows us to serve anyone who lives, works, worships, or attends school in Richmond and the surrounding counties of Chesterfield, Goochland, Hanover, and Henrico.

Over the years, New Generations focused especially on those who did not always have equal access to the same financial opportunities enjoyed by many others. We are linked to the success and well-being of the City of Richmond. Richmond is a key driver of our local economy, and this beautiful city is the very reason our whole metropolitan area exists.

The past few years have been very transformative for your credit union, and you've played a vital role. We've listened to what you've had to say, and we're so glad you spoke up. We found that your ideas helped lead us to make important changes to our processes, our technology, the services we offer, and even our brand. On the brand, we considered that RVA Financial is reflective of both our mission and our culture. Simply, we empower RVA. (That's even our new mission statement!)

As we continue to work hard in our community to ensure everyone has equal access to the best financial opportunities, RVA Financial is a name we love. We know you will love it, too! We are still a credit union, owned by you, here to serve your financial needs. We're excited about the future. The vision for RVA Financial is greater than it's ever been. Thank you for supporting us on this next chapter.

Sincere regards,

Richard T. Preble President/CEO



November 2017 Technology Upgrade

We're not just introducing a new name. On November 14, 2017, we will launch our technology upgrade. This upgrade, based largely upon your feedback, will drastically improve your experience with the Credit Union. We are excited to finally be able to share with you everything on which we've been working this year.

MISSION: EMPOWERMENT
Building better experiences for RVA

Our new technology will deliver a profoundly improved experience. We are upgrading Internet banking, telephone banking, online bill pay, our mobile app, our Website, our telephone system, and the in-branch technology experience. Simply put, all of this translates into better service for you.

Important Dates



<p>Friday, November 3</p>	<p>The New Generations FCU eMobile app will no longer be available on the Google Play and Apple iOS app stores as we prepare to launch our brand-new, much-improved mobile app.</p> <p>How to Prepare—Our new mobile app will launch on November 14.</p>
<p>Monday, November 6</p>	<p>The last day to process an online bill payment with eBill on eBank</p> <p>How to Prepare—Please note that your payees will not carry over to the new bill pay system. You may want to consider printing our a copy of your payees and recurring payments for your reference.</p>
<p>Tuesday, November 7</p>	<p>The last day that scheduled transfers created in eBank will take place</p> <p>How to Prepare—Make a note of all current scheduled transfers.</p>
<p>Thursday, November 9</p>	<p>The last day members will receive e-Alerts from eBank</p>
<p>Friday, November 10</p>	<p>Debit card and ATM access will be limited during the upgrade process, from the evening of November 10 until the morning of November 14.</p> <p>How to Prepare—Please visit an ATM or branch prior to 5:00 PM on November 10 to withdraw cash you may need to use until we re-open on November 14.</p>
<p>Friday, November 10, after 5:00 pm</p>	<p>All branches will close at 5:00pm. eBank, eVoice, and eMobile access will be unavailable at that time. The credit union will remain closed until re-opening on the morning of November 14th.</p> <p>How to prepare—You will want to complete all online, mobile, ATM, and branch transactions prior to 5:00 pm.</p>
<p>November 14</p>	<p>All of our new technology “goes live” and the credit union returns to normal operating hours. When setting up direct deposits, electronic transactions, or ordering checks, please contact us first to verify you have the correct information.</p>



Upgrade FAQs

Why are you upgrading?

We are upgrading based upon feedback from you, our members.

Will my account number change?

Your existing account number(s) will not be affected by our upgrade. Account suffixes will be changing. Prior to setting up direct deposit, ACH drafts, and check orders after November 14, please contact us to ensure you are using the correct information.

Will I receive a new debit card, ATM card, or credit card?

No. Even though we are upgrading our technology and changing our name, your existing debit, ATM, and credit cards will continue to work properly after November 14.

Will I have to re-order checks?

No, you may continue using your current supply of checks. Prior to reordering, please contact us to ensure you have the most up-to-date information.

Will my loan payment due date(s) change?

No, your loan payment due date(s) will remain the same. Please continue to make payments as you have been.

What happens to my account history?

All account history from January 1, 2017 and forward will remain available. For records of anything prior to this, please submit a request to the credit union by Friday, November 3, at 5:00 pm.

IMPORTANT—our current e-statements system will be disabled on Friday, November 10. If you wish to retain copies of e-statements from a period prior to November, please login now and download copies of your e-statements.



What should I do on November 14?

Step 1: Sign in to the new ItsMe247 Online Banking system. Our new online banking, ItsMe247, will launch on November 14. To sign in for the first time:

- Use your **Member Number** as your username
- Use the **last 4 numbers of your Social Security number followed by the four digits of your birth year** as your password

Upon signing in, you will be prompted to create a new, permanent username and password. **Please take these steps prior to December 1.** If you wait until after November 30 to sign in to the new ItsMe247 Online Banking system, you will have to call us at (800) 230-4819 for a password reset. Our new Website will be available on November 14 at www.rvafinancial.com. You may also still use www.newgenfcu.org, as this will redirect to our new Website.

Helpful hint: a strong password contains at least eight characters with a combination of upper and lower case letters, numeric characters, and special characters.

Step 2: Speak with our Team. If you have questions or concerns, effective November 14, you may call us at 800-230-4819, between the hours of 8:00 am and 8:00 pm Monday through Friday, and 8:00 am and 5:00 pm on Saturday. For the first two weeks after our technology upgrade, we will have additional people helping to staff our contact center to ensure we can quickly answer your call.

How can I view continued updates about the upgrade?

All updates and pertinent information will be posted online, at www.newgenfcu.org. You may also call us at 800-230-4819.

