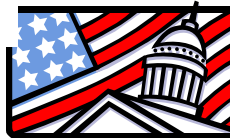


THE FIRE WIRE



RICHMOND FIRE DEPARTMENT CREDIT UNION, INC

January 1, 2009

Let us serve you electronically!

Please provide your email address to us.

We do not sell or release information to any third party.

This will help by reducing the cost and increasing the dividends paid to you our RFDCUI's members/owners.

Email us at Memberservices@rfdcreditunion.com

Thanks!

Our annual meeting (80th) will be held on Friday, April 24, 2009 starting at 6:00 p.m. at 3207 North Boulevard (Holiday Inn). Please make plans to be there!

The Board of Directors' nomination committee accepted the resumes of the three (3) incumbents: William "Eddie" Bridgers, Joseph "Joe" Elrod Sr., and Don Salotti. They will serve for another three (3) years. Our thanks to all three (3) for their continuing commitment!

E-STATEMENTS and Internet Banking! They are here, get on board! We are working on more ways to be 24/7 for you! The credit union challenge is to get our members/owners to use this technology.

Holiday Closings: January 1st, 19th, February 16th, and April 10, 2009.

Progress Report
As you review your statement for October through December, 2008, keep in mind that it has many valuable bits of information, some of which reflects dividends paid for the calendar year of 2008.

If you have an IRA (either Traditional and/or Roth), dividends earned on them are listed.

These dividends are **not** a part of your total annual dividends paid. This meets the requirement of the federal government.

Do we have your current information: address, email, telephone numbers, and beneficiary (i.e.)?

We offer along with office hours, internet access, and off-site access. You can do business with us 24 hours a day, seven days a week and next year 365 days! (We do take minor breaks every now and then!)

Go to one of the local Credit Union Service Centers, they are open to 7:00 p. m. weekday and 9 a. m. to 5 p. m. on Saturday.

Office Hours: 8:00 a.m.—2:00 p.m. Monday - Friday.

DIVIDEND rates are on the back of this page!

If there are other questions or issues you want answered in this document, please call, write or email us! If you have a private concern, we can be reached in any of the three (3) mentioned

ways!

USE any of these multiple tools to access your credit union for answers: (804)-354-0673 then dial one of the following extensions: x 101, 102, 103, 104, 105, 106, or 108.

The general email mailbox is: Memberservices@rfdcreditunion.com

Our website is: <http://WWW.RFDCreditUnion.Com>

This credit union uses a risk based lending process to determine what each member should pay for the loan they desire.

Risk based lending looks at your assigned beacon score, your credit report information and an internal worksheet.

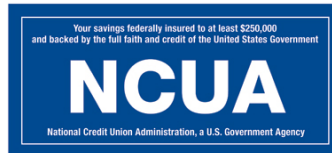
The staff compiles this information and lets the member know our findings. Most of our loans are based on this process.

We do offer loan specials occasionally. Our home equity loans, share secured loans, and visa credit cards are not risk based.

The Credit Union Difference (Not for profit, not for charity, but for service!)

Credit unions are not-for-profit financial cooperatives, owned by the people who save and borrow there. Every member has the right to view policies and vote for members of the credit union board. The majority of credit union boards are made up of volunteer members.

Identity Theft Please see our website for information on the fastest growing crime in the U.S. If you have any questions, think you have been scammed, or have other security concerns, please contact your credit union. We are here to help!



Your Shares insurance has improved!

National Credit Union Administration (NCUA) insures your share account with us. The insurance varies depending on how each of your sub accounts (Club Shares, Regular Shares, and Share Certificates) are owned/co-owned. An Individual Retirement Account (IRA) is insured for up to \$250,000.00.

We are your member owned choice in banking!

The times are changing in 2009!

Our revamped website allows members to apply for a loan online and review transactions on your RFDCUI Visa credit card.

FYI Corner!!!

Have you checked your credit report lately? Get an annual report that is free by going to www.annualcreditreport.com

For City Fire Retirees under the age of 65, are you aware of the Pension Protection Act and what it does for you, if not contact the City Retirement Department at 804-646-5958.

Think about these products and how they could simplify your life: a) Direct Deposit, b) IRA, c) Share Certificates, d) Family membership and e) consolidating loans. We can assist you with them all!

Please review the insert with this statement letter. Thanks!

Have a great New Year!



Is this you?

Numbers to look for: 1091, 2551, 3638, 4280, 5147, and 5446! Call us for your \$5.00 addition!

Consider receiving your statement electronically. You would have it the next business day. Call us about it!

RICHMOND FIRE DEPARTMENT CREDIT UNION, INC.

Our rates are some of the BEST in town!

Shares as of December 31, 2008

	Annual Percentage Rate	Annual Percentage Yield
Regular and Club Shares	0.25% to 1.00 (tiered)	0.25% to 1.00% (tiered)
Individual Retirement Accounts	1.65% to 2.65 (tiered)	1.66% to 2.68% (tiered)

What is tiered dividend rate? Tiered dividend rate is paying a different rate of exchange due to the amount of money you have in a different sub-account. An example: Member # 3 has \$23,600.00 in his account from October 1st to December 31st. RFDCUI will pay dividend on his money like this: from \$5.00 to \$1,999.99 (0.25%A.P.R / 0.25% A.P.Y), \$2,000.00 to \$4,999.99 (0.40%A.P.R / 0.40% A.P.Y), \$5,000.00 to \$19,999.99 (0.65%A.P.R / 0.65% A.P.Y), and \$20,000.00 to \$23,600.00 (1.00%A.P.R / 1.00% A.P.Y)

New Share Certificates* as of January 1, 2009:

\$500.00 to \$1,999.99	2.00%	2.02%
\$2,000.00 to \$4,999.99	2.40%	2.42%
\$5,000.00 to \$19,999.99	2.65%	2.68%
\$20,000.00 and above	3.00%	3.04%

*Subject to daily changes

If you are having financial difficulty please contact your credit union. We offer different type of help depending on your circumstance. We are here to serve you!

Loan rates as of November 19, 2008

	Annual Percentage Rate	Daily Factor
Share Secured	5.24%	.00014356
New Vehicles 100% of sticker		
60 months or less	5.49% - 12.24%	.00015041 - .00033543
72 months or less	7.49% - 14.24%	.00020520 - .00039013
New Recreational Vehicles	7.55% - 14.30%	.00020684 - .00039178

Used Vehicles 100% of computer value

60 months or less	6.49% - 13.24%	.00017780 - .00036274
Refinance in less than six months	8.49% - 15.24%	.00023260 - .00041753
New Recreational Vehicles	7.80% - 14.55%	.00021369 - .00039863

Signature (25% of your annual salary to maximum of \$10,500.00)

54 months with \$1,000.00 or more	9.49% - 16.24%	.00026000 - .00044493
54 months with less than six (6) From last disbursement	12.99% - 18.00%	.00035589 - .00049315

VISA Card (up to \$16,500.00)

Payment is based on 3% of balance	10.10%	.00027397
Special Intro (Payment is based on 3% of balance)	8.00%	.00021917

Overdraft Protection (part of signature up to \$500.00)

12 months up to \$500.00	13.00%	.00035616
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Home Equity** (up to 100% of your equity to maximum of \$250,000.00)

180 months Prime	4.00%	.00010958 (floor 4.00%)
New 180 months Prime	5.00%	.00013698 (floor 5.00%)
180 months Prime + one	5.00%	.00013698 (floor 4.00%)

**Rate changes January 1 and July 1 of each year

Fixed Rate Home Equity (up to 100% of your equity to maximum of \$250,000.00)

1-60 months	7.25%	.00019863
61-120 months	7.75%	.00021232
121-180 months	8.75%	.00023972

FEES

Copy of share drafts	\$10.00
Copy of statement per timeframe	\$3.00
Stop payment of share drafts and ACH	\$25.00
Non Sufficient Fund (NSF) ACH debit, loan payment, or debit card (ATM) transactions	\$35.00
Non Sufficient Fund (NSF) share drafts or electronic fund/check transfer (EFT or ECT)	\$35.00
Wire Transfer Fee	\$10.00
Dormant Account Fee (per month after twelve (12) months dormant)	\$1.00/month
Share account below par value (\$5.00) (per month after six (6) months)	\$1.00/month
Recording Home Equity Loan Certificate of Satisfaction (court cost / attorney fee)	Cost
Skip a loan payment (one month worth) maximum of twice per year [call for details]	\$20.00/loan
Single service fee [one sub-account with less than \$100.00 (excluding children)]	\$3.00/month
Subsequent action loan fee for extending time on a loan	\$20.00/loan
ATM fee for over three (3) usages per 30 days, not including charge by network owner	\$1.50/after 3 rd usage
Non-member notary service	\$5.00

