

MEMBER CONNECTION

THE Great Rate REDUCTION

60

Prize
Winners
ANNOUNCED

Thanks to all members that visited our branches during our 60 prizes in 6 months promotion. The winners for September and October are:

\$60 a week for 6 Months Betty Barbour

Dyson Vacuum Esther Backer

iPod Touch Latasha Heltebridle

\$75.00 Tobacco Company John Waller

\$60 Gift Card

Natarsha Graham-Berry

Michelle Temple

Nicole Kemp

Lasheena Critchow

Dorian Bryant

Emergency Kit Mary Griffin

Digital Picture Frame Estelle Bailey

Fun Pack

Gwendolyn Mosby

Debora Jones

Chris Dewey

Charles Sweeney

60" Television Karen Shipman

Wii System Clifton Clark

Paula Deen Pan Set Doris Martin

PF Chang's \$75 William Bond

Bean Bag Toss Game Stuart Elliott

VEHICLE LOAN
rates have been
reduced by **2.00%!**

Your rate could
be as low as
2.44% APR*

Reduce your payment
Reduce your total loan amount
Reduce time and hassle

Contact Connects today or
visit any CUDL dealer to "get connected!"



804.756.5000 | 800.833.5200

www.connectsfcu.org | loandept@connectsfcu.org

*Rate discount offered January 1, 2011 through March 31, 2011. Certain restrictions apply, not offered on all loan types.

**Rates are based on credit worthiness, amount, term and other underwriting factors. Rates are subject to change without notice. Sample rate is a new automobile rate with excellent credit, 20% down and a term up to 60 months with additional .25% discount for automatic payment. Additional discount available for Visa credit card accounts.

College Scholarships Available

Each spring, the Richmond Chapter of Credit Unions awards two \$1500 scholarships. If you or your child is a high school senior that will graduate by June 2011 and plans to enroll in college, technical or trade school before December 2011, we encourage you to apply.

PLEASE NOTE:

- The applicant or their parent(s) must be a member of a Richmond Chapter Credit Union.
- The scholarships will be awarded primarily on the basis of merit, not financial need.
- The application requirements include a written essay of 300 to 500 words explaining the "Credit Union Difference" and what it means to the applicant.
- **The application deadline is March 31, 2011.**

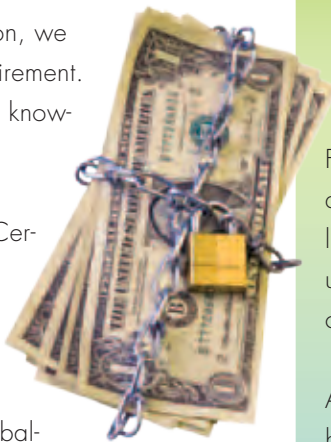
For complete details and an application form, please contact Danielle McLaughlin at **756-5030** or e-mail dmclaughlin@connectsfcu.org.



IRA – For A Safe, Secure Future

Here at Connects Federal Credit Union, we know the importance of saving for retirement. We also recognize the importance of knowing your retirement fund is secure.

Our IRA Share Accounts and Share Certificates of Deposit provide complete security, with federal deposit insurance up to \$250,000. They also give you more flexibility than other investment choices, with no minimum balance requirements and no maintenance fees.



HERE'S WHAT YOU NEED TO KNOW FOR 2011:

The annual contribution limit for Traditional and Roth Accounts will remain at \$5,000 for 2010 and 2011. Taxpayers over 50 can contribute an additional \$1,000. You can contribute to your 2010 IRA until April 15th. Please be sure to specify that you are making a 2010 contribution if you have any questions about your IRAs or would like to discuss converting to an IRA, give us a call. We will be happy to help.

Get a head start on 2011 and beyond!

Connects has teamed up with Price Perkins to provide you with the information and products you need to secure your financial future. We have monthly seminars scheduled to ensure that you stay connected to your goals.

THE LUNCH AND LEARN SERIES

Retirement

Wednesday, January 26 – 12 pm to 1 pm

State of the Market

Thursday, February 10 – 12 pm to 1 pm

TBA

Wednesday, March 23 – 12 pm to 1 pm

Lunch is provided! Seating is limited, so call or email Shannon Melton at 804.592.2378, Shannon@priceperkins.com

Consider the investment objectives, risks, charges, expenses and tax implications associated with any security before investing. Additional information about municipal fund securities is available in the issuer's official statements. The official statement should be read carefully before investing. Certain investments are accompanied by prospectus or other offering documents. These should also be read carefully before investing. This does not constitute an offer to buy or sell any security. Brokerage services provided by Price Perkins through Prospera Financial Services, Inc., member FINRA/SIPC and not by Connects Federal Credit Union. The customer will be dealing solely with Price Perkins through Prospera Financial Services with respect to brokerage services. Accounts carried by First Clearing, LLC, member FINRA/SIPC. Securities are not NCUSIF Insured/Not NCUA or Credit Union Guaranteed/May Lose Value.

Free Financial Counseling

From time to time, all of us have financial questions or problems that we could use a little help with. That's why we have teamed up with Accel, a free financial education and counseling service for our valued members.

Accel's trained counselors offer financial, housing and credit report counseling as well as debt management assistance and more.

To use this FREE service call 1-877-33ACCEL or visit the Accel website at www.accelservices.org.

 **Accel**[™]
Members Financial Counseling



Improvements That Benefit YOU!

In order to better serve our members, contain costs and manage expenses, we are planning to convert our current data processing system in October. We are excited to offer these services to our members at the conclusion of this conversion:

Mobile Banking
Streamlined Home Banking
Streamlined Bill Pay

We look forward to the changes and improvements this conversion will provide for the entire credit union. Please stay tuned for more details as the conversion date approaches.

Announcing!

60th Annual Meeting!

Join us for our 60th Annual Meeting to be held on

Thursday, April 28th
at 6:00 pm

The Place at Innsbrook

Please call Danielle at 756-5030 for your reservation form.

NOTICE:

Call for nominations for the Board of Directors – 4 positions

This is official notification to all eligible voting members that nominations for vacancies for the Board of Directors may be submitted to the Secretary of the Credit Union by petition signed by at least 145 members. Please accompany the petition with a brief statement from the nominee or nominees stating that they are agreeable to a nomination and will serve if elected to office. Please send nominations to the address below. Deadline for receiving nominations will be March 25, 2011. The Secretary of the Credit Union will forward such nominations to the Nominating Committee. If there is only one nominee for each position to be filled, elections will not be conducted by ballot and there will be no nominations from the floor.

Send nominations to: Jane Belote,
Secretary of Connects FCU
7700 Shrader Rd,
Richmond, VA 23228

Receive Your Refund Faster With Direct Deposit

Why wait for your tax refund when you can have it sent electronically to your credit union account within 10 days? Simply fill out the Direct Deposit line on your tax form and remember to include your credit union account number and our routing number (251082149).



Leadership

Dan VanDervort
Chairman of the Board

Robert D. Robertson
Chairman of the Supervisory Committee

Evelyn Gagnani Dowdy
President & CEO

Karen Griscom
Vice President of Accounting

Milton Hilliard
Vice President of Lending

Michele Trigor
Vice President of Operations

Danielle McLaughlin
Vice President of Marketing &
Business Development

Make A Difference... Volunteer!

The Board of Directors, Supervisory Committee and other committees are made up of volunteers from the membership.

The philosophy of
“Member Owned and Operated”
thrives through the work of our dedicated volunteers. If you have an interest in volunteering in the operation of your Credit Union, please call 756-5035.

Statistics AS OF 11/30/10

Members.....	15,117
Shares	\$68,929,860.20
Loans	\$32,033,371.74
Assets.....	\$75,394,228.69

Your 2010 Tax Forms Are On Their Way

Your monthly paper statements and e-Statements will contain your end of year information. Please keep an eye out for this information and save it for your tax preparation. If you feel you should receive one of these forms but don't, give us a call.

E-MAIL ADDRESSES:

Memberservices@connectsfcu.org
and loandept@connectsfcu.org



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FEDERAL CREDIT UNION

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Services Available

- Community Membership
- Share Accounts (Savings)
Earn dividends
- Share Draft (Checking)
No minimum balance;
no maintenance fees
- VISA Check/ATM Card
- Money Management Account
(\$2,500 minimum balance, limited
access, earns higher dividend)
- Vacation Club and Christmas Club
- Youth Account
- Prestige Account
(Seniors Discount Account)
- Individual Retirement Accounts (IRAs)
- Share Certificates of Deposit
- Direct Deposit/Payroll Deduction
- American Express Travelers Cheques
- Money Orders
- Teller Checks
- Platinum VISA Credit Card
- Low Interest Loans and Lines-of-Credit
- First and Second Mortgages
- Student Loans
- Automated Teller (TAPS)
- LoanLink – 24/7 Lending Call Center
- My Connection – Online Branch
- PayConnection – Bill Pay
- Low Cost Insurance
- Guarantee Signature/Notary
- Accel Financial Counseling
- Financial Planning
- VISA Gift Cards
- eStatements
- www.connectsfcu.org

Community Connection

Save The Date For The 2nd Annual Corporate 4 Mile Race!

We are excited to once again, join together with runners/walkers from many businesses within the community on **June 9th**. We hope you will make plans to join us!



Liz, Lisa, Karen and LaShone hit the lanes to take part in the Richmond Chapter of Credit Unions Annual Bowl-a-thon benefiting the CMN.



We hope you will participate with us as we join the fight against cystic fibrosis. We are honored to take part in this noble cause. Our branches will be accepting donations beginning January 10th. For each donation, we will post a big red paper heart in our lobby declaring that YOU have a heart!

Make A Difference...Volunteer!

The Board of Directors, Supervisory Committee and other committees are made up of volunteers from the membership. The philosophy of "Member Owned and Operated" thrives through the work of our dedicated volunteers. If you have an interest in volunteering in the operation of your Credit Union, please call 756-5035.





Holiday Closings

MARTIN LUTHER KING JR. DAY
Monday, January 17

PRESIDENT'S DAY
Monday, February 21

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(804) 756-5000
1 (800) 833-5200
FAX (804) 756-5005

Follow menu options to TAPS,
LoanLink and other departments

Main Office

7700 Shrader Rd.
Richmond, VA 23228
(Located at the corner of Wistar & Shrader)

LOBBY HOURS

Mon, Tues, Thurs, 9am - 5pm
Wed, 10am - 5pm;
Fri, 9am - 6pm

DRIVE-THRU HOURS

Mon - Thurs, 8am - 6pm
Fri, 8am - 7pm;
Sat, 9am - 12pm

Credit Union Mall Branch

3640 Call Federal Dr.
Midlothian, VA 23112
(off Hull St. next to Costco, near the
intersection of Hull St. & Courthouse Rd.)

LOBBY HOURS

Mon - Fri, 9am - 5pm;
Sat, 9am - 12pm

DRIVE-THRU HOURS

Mon - Thurs, 8am - 5pm
Fri, 8am - 6pm;
Sat, 9am - 12pm

www.connectsfcu.org



Fairfield Commons

5001 Nine Mile Road
(804) 236-1970

SERVICE CENTER HOURS

Mon - Fri, 9am - 7pm
Sat, 9am - 5pm

For Service Center Outlet
Locations visit connectsfcu.org and
click "Connect with Us" or call
804.756.5000

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