

MEMBER CONNECTION

It's YOUR Move. We Just Make it Easy.

CREDIT UNION
Home Loan Solutions

Whether you're heading into the real estate market as a first-time home buyer, thinking about making the move to your next home, or planning to refinance or improve your current home, Connects Federal Credit Union is committed to delivering you a first-rate lending experience from start to finish.

We've got a home loan solution for every need:

**First Mortgages • Second Mortgages
Home Equity Lines of Credit • Home Improvement Loans**

Visit connectsfcu.org to browse through our home loan solutions today.



NMLS#: 638009



#ToyGoals

Find out where summer will take you with the help of a **LOW-RATE TOY LOAN** from Connects Federal Credit Union.

Boats | RVs | Motorcycles | ATVs | Jet Skis | And More

For more information or to apply for a toy loan, call 804.756.5040, visit connectsfcu.org, or visit any branch.

The **67th** Annual Meeting is Right Around the Corner!

The 67th Annual Meeting is just days away, so if you haven't purchased your ticket to attend, hurry in to the Credit Union to get your ticket today!

Thursday, April 12, 2018

The Place at Innsbrook | 4036 Cox Rd.

\$12.00 For Dinner Tickets



National Credit Union Youth Month™ April 1-30, 2018

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Every child dreams about their future. Some of those dreams may require money to come true.

One way you can help your child achieve their dreams is to help them learn how to save money, and Youth Month at your Credit Union is the perfect opportunity to start! We invite you to bring your child in to the Credit Union throughout the month of April as we teach and encourage our young members to develop good financial habits. If they don't have a credit union account of their own yet, this will be the perfect opportunity to open one!

Show Fraud **Who's Boss**

Get the mobile app that gives you the ability to actively manage your Connects debit and credit cards by defining when, where and how your cards are used.

WITH CARDVALET, YOU CAN:

- Get **real-time notifications** when your card is used
- **Restrict transactions to a certain area** using your phone's GPS
- Set **security preferences** to match your spending habits for each card
- Set **spending limits** for every transaction
- **Enable or disable** your cards to be used within certain merchant categories, such as gas and groceries, hotel and travel.
- **Lock and unlock** cards with a few taps on your smartphone

Visit your app store to download the CardValet app today.

CardValet®



Spring Clean YOUR DEBTS

You take the time to give your house a good, fresh cleaning each spring, so why not put a little effort into giving your finances a good scrubbing too? With a variety of money-saving, debt-reducing options, Connects Federal Credit Union is pleased to offer plenty of ways to polish up your savings and reduce your debts.

- 1. REFINANCE YOUR AUTO LOAN** – With some of the lowest auto rates around, we may be able to save you a significant amount of money on your monthly payments, and even thousands of dollars over the term of our loan, just by refinancing your auto loan.
- 2. TRANSFER YOUR BALANCE** – When the majority of your monthly payments are being applied toward interest, it can be hard to make a dent on your outstanding credit card balance. But with a simple balance transfer to our VISA credit card, you can start taking advantage of a competitively low interest rate and begin paying your balance down more quickly.
- 3. CONSOLIDATE YOUR DEBTS** – Our low-rate Debt Consolidation Loan offers a simple, affordable way to combine credit card balances and other high-rate debts into one easy, more affordable monthly payment.

If you're ready to clean up your finances and get a fresh start, visit connectsfcu.org to learn more about these money-saving options today, or stop by the Credit Union and we'll be happy to assist you in person.



MAXIMIZE YOUR MEMBERSHIP

As a member of Connects Federal Credit Union, you don't just bank – you belong! Are you making the most of your membership? Let us know which of these accounts and services we can help you start taking advantage of today.

Banking basics – However you prefer to manage your money, we make it easy to bank on your terms with a variety of checking, savings, certificates and IRAs.

Low-rate loans – We're here to help you get moving with low-rate financing and refinancing solutions for cars, trucks, SUVs, and more.

Convenience 24/7 – With online banking, mobile banking app, and eStatements, we make it easy to access and manage your finances whenever and however you like.

Financial wellness resources – From budgeting and assessing your goals to monitoring your credit and reducing debt, we're pleased to provide interactive tools, tips and resources to help you take control of your money.

UChoose Rewards – Earn points using your Connects Visa Credit and/or Debit card when you sign for your purchase. Redeem your points online for merchandise, gift cards and travel.

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

Renee Perkins
Vice President of Operations & Lending

Danielle McLaughlin
Vice President of Marketing &
Business Development



Holiday Closings

Memorial Day

Monday, May 28

Independence Day

Wednesday, July 4

Statistics

As of February 28, 2018

Members: 9898

Shares: \$71,759,830.36

Loans: \$33,848,640.71

Assets: \$77,783,783.84

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
- Savings Accounts
- Checking Accounts
- 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
- 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
- Mobile Banking
- Reloadable VISA
- GAP Insurance
- Mechanical Warranty



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.

COMMUNITY CONNECTION

The CBS6 Women's Healthy Lifestyle Expo

We so enjoyed attending the expo on Saturday, February 3rd to talk about Financial Wellness, and to give away prizes! It's always great to have the opportunity to connect!



THERE'S STILL TIME FOR YOUR 2017 IRA

It's not too late to make contributions to a 2017 IRA! You have until April 17, 2018, to contribute to your 2017 IRA. Please be sure to specify that you are making a 2017 contribution.



connects™
FEDERAL CREDIT UNION

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

Henrico

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 - Fri, 8am - 6pm
Sat, 9am - 12pm

Chesterfield

MIDLOTHIAN

9960 Midlothian Turnpike
North Chesterfield, VA 23235

LOBBY HOURS

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

DRIVE-THRU HOURS

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

Hanover

ATLEE

9280 Chamberlayne Rd., Ste 100
Mechanicsville, VA 23116
(across from the Rutlands)

LOBBY HOURS

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

DRIVE-THRU HOURS

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

www.connectsfcu.org



East End

HIGHLAND SPRINGS

109 East Nine Mile Road
(804) 737-3760

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



Federally Insured by NCUA

Find us on Facebook Follow Us on Twitter!

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