MEMBER CONNECTION

VALUE CHECKING

Be Safer. Spend Smarter. It's Simple!

With unrivaled security and smart savings, Value Checking makes it easier to protect your finances, save money on everyday purchases, and enjoy your life. That's something you can count on. And now, Value Checking is packed full of even more value than ever before!

NOW, YOU CAN SAVE WHEN YOU PLAY:

- **Travel and leisure discount membership.** Money-saving discounts from thousands of local and national businesses. You can redeem and print coupons online or access discounts from your smartphone. Digital Access makes saving super easy and convenient, giving instant savings anywhere and anytime. (Registration/enrollment required.)
- **$hopping Rewards™.** Receiving Shopping Rewards is simple! As a member, you have access to exclusive offers and discounts at thousands of leading online retailers. Simply shop online using our customized shopping portal and receive cash back. Your cash back will be held in your Shopping Rewards account to use towards future purchases or conveniently sent to you as a check. Yes, it's that easy! (Registration/activation required. Available online only.)

PLUS, PROTECT YOURSELF FROM UNEXPECTED LOSSES:

- **Accidental Death & Dismemberment Insurance.** Receive up to $10,000 24-hour Accidental Death & Dismemberment Insurance. (Coverage divides equally on joint accounts and reduces by 50% at age 70.)
- **Cellular Telephone Protection.** Receive up to $400 of replacement or repair costs if your cell phone is stolen or damaged, in the U.S. and abroad. Maximum of two claims per year. Covers the first four phones on a cellular telephone bill paid through your checking account. (Cellular telephone bill must be paid using eligible account.)
- **Debit Advantage® Buyer's Protection & Extended Warranty.** Buyer's Protection covers items for ninety days from the date of purchase against accidental breakage, fire, or theft. Extended Warranty extends the U.S. manufacturer's original written warranty up to one full year on most new retail purchases if the warranty is less than five years. (Item(s) must be purchased entirely with eligible account.)

Visit **www.connectsfcu.org** to learn more about Value Checking today.

In honor of our Veterans, we will be open and celebrating our Veterans on Veterans Day!

Stop by your favorite branch for snacks.

IMPORTANT: Do you have an AUTO LOAN or MORTGAGE LOAN with Connects?

All members with auto loans or mortgage loans are required to have appropriate Property and Casualty Insurance coverage for your car or home. **In the upcoming weeks, you will be receiving a letter from Connects as we are conducting a total comprehensive review of our insurance requirements. THIS IS IMPORTANT.** We now have an Insurance Service Center department that will be collecting and maintaining records regarding insurance. Please respond to the letter as soon as possible after you receive it. You may provide the required information or ask your insurance agent to provide it on your behalf.
We greatly appreciate your cooperation.

Think Outside The (Gift) Box

with a Holiday Loan

Connects FCU wants to help you wrap up your holiday spending. Whether you need a little extra cash for gift-giving, traveling, bills, or just a little spending money, our low-rate Holiday Loan is perfect for all your holiday needs.

as low as **3.25% APR***

Give us a call or visit connectsfcu.org to learn more or to apply today.

**APR= Annual Percentage Rate. Quoted rate is the lowest available rate and is based on a discount of 5.00% off our regular 13-48 month term rates. Maximum loan term for promotional rate is 18 months. Your rate will be based on your credit history and may be higher. Offer valid from October 18, 2018 through January 31, 2019.*

SAVOR THE SAVINGS

Dealers are making room for new inventory, which means end of year savings are here! Stop by Connects FCU for a low-rate auto loan that can help you get behind the wheel of one of those great deals.

AS LOW AS **2.99% APR***

Terms Up to 84 months
Local Servicing
Convenient Online Application
And More!

Quoted rate is the lowest available rate and has a maximum term of 63 months. Your rate will be based on your credit history, LTV, term and amount of the loan and may be higher. 84 month terms are available for loan amounts $30,000 or higher.

Wrapped Up In Holiday Expenses?

SKIP A LOAN PAYMENT!

Between holiday traveling, gift giving, party planning and more, we know holiday expenses can take a toll on your budget. That's why we're pleased to offer our Holiday Skip-A-Pay program. With Skip-A-Pay, you can skip your December loan payment(s) and keep the cash to spend (or save!) however you like. Some restrictions apply. Contact the Credit Union for details.

Be a GIFTING GURU

Find the hottest hostess gift right here at your credit union. With convenient gift cards in all denominations, we make it easy to purchase the perfect gift for anyone on your list. Stop by to stock up today.

Christmas Club Account DISBURSEMENTS

If you have a Christmas Club Account, your accumulated savings and dividends will be transferred to your regular share account during the first week of October, just in time for all your holiday spending. Don't have a Christmas Club Account yet? It's the easiest way to save for the holidays, and getting started is simple too! Just stop by the Credit Union and we'll help you open an account and set up automatic transfers today or use the "Open an Account" feature in Online Banking for added convenience.

INTERNATIONAL CREDIT UNION DAY

Thursday, October 18, 2018

The credit union movement is steeped in a rich history of collaboration across divides. For nearly two centuries, financial cooperatives have encouraged people of every race, gender and belief to come together and give their all towards the betterment of their communities. It's about people helping people. That's why credit unions always offer a platinum lining.

This year, we're celebrating International Credit Union Day's platinum anniversary, a chance to look back after 70 years and be thankful for the lives and communities that have been improved by the unique principles and actions of our movement. We invite you to stop by the Credit Union on Thursday, October 18 to join in our ICU Day celebrations and to pick up a 2019 pocket calendar. We look forward to seeing you.

HOLIDAY CLOSINGS

COLUMBUS DAY
Monday, October 8

THANKSGIVING
Thursday, November 22
Friday, November 23
Saturday, November 24

CHRISTMAS
Monday, December 24
Tuesday, December 25

NEW YEAR'S
Monday, December 31
Closing at 1:00 p.m.
Tuesday, January 1, 2019

MARTIN LUTHER KING JR. DAY
Monday, January 21, 2019

Leadership

Dan VanDervort
Chairman of the Board

Robert D. Robertson
Chairman of the Supervisory Committee

Evelyn Gragnani Dowdy
President & CEO

Karen Griscom
Vice President of Accounting

Renee Perkins
Vice President of Operations & Lending

Danielle McLaughlin
Vice President of Marketing & Business Development

Daylight Saving Time REMINDER

DAYLIGHT SAVING TIME ENDS SUNDAY, NOVEMBER 4 AT 2:00 A.M.

Please remember to set your clocks back one hour before you go to bed Saturday night.

Statistics

As of August 31, 2018

Members:	9795
Shares:	$72,101,785.45
Loans:	$34,881,625.83
Assets:	$78,055,058.76

E-MAIL ADDRESSES:
Memberservices@connectsfcu.org
and loandept@connectsfcu.org

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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

Find us on Facebook

Follow Us on Twitter!

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Community CONNECTION

School Supply Drive

Thank you to our members and staff for donating school supplies in August. We were so excited to drop them off in person at St. Joseph's Villa!

Toys for Tots

We are collecting toys late November, early December for Toys for Tots. Donated toys need to be new and unwrapped. Collection bins will be in the lobby of each branch.

Glen Allen Days/Harvest Fest

Be sure to visit the combined Glen Allen Days and Harvest Fest on Saturday October 20th at Meadow Farm Park. Stop by the Connects booth to say "Hi" and spin the wheel for a fun prize!

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.

PRIVACY POLICY

Connects Federal Credit Union is committed to protecting the privacy of our members. Under federal law, we are required to provide you with our privacy policy describing our credit union's policy and practices concerning the personal information we collect and disclose about our members. A copy of our privacy policy is available on our website at www.connectsfcu.org/about-connects/privacy-policy.

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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

CO-OP SHARED BRANCH℠

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

AMERICA'S CREDIT UNIONS
NCUA
EQUAL HOUSING LENDER

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