

COVID-19 OPERATIONS:

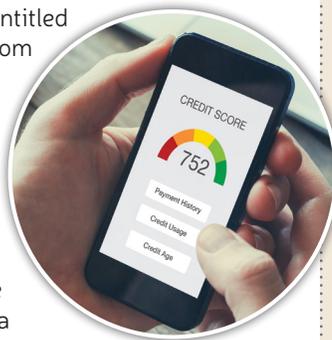
Thank you to our members for allowing us to serve your financial needs during the pandemic. Our approach has been to keep the safety of our employees and members at the forefront of our decisions.

We have been able to serve member needs at our drive thrus, by appointments, over the phone, using our secure online mailbox and using email electronic documents to open accounts and new loans. We will continue to take guidance from the CDC and local health authorities and revise our practices as recommended.

Due to the continued uncertainty surrounding gatherings and how to do so safely, we are postponing our decision process for the 2021 Annual Meeting. We are hoping to meet in person so we are holding off to see how this situation develops over the next few months. In the meantime, be safe and stay healthy!

It's Time to Check Your Credit Claim your free credit reports

You are automatically entitled to a free credit report from each of the three credit reporting agencies (Equifax, Experian, and TransUnion) every year – all you have to do is claim them! You can request all three reports at once or request them one at a time. Get to know your report by requesting yours today.



Request your free credit report:

- **Online:** Visit [AnnualCreditReport.com](https://www.connectsfcu.org/AnnualCreditReport.com)
- **By Phone:** Call 1-877-322-8228. For TTY service, call 711 and ask the relay operator for 1-800-821-7232.
- **By Mail:** Complete the Annual Credit Report Request Form and mail it to: Annual Credit Report Request Service, PO Box 105281, Atlanta, GA 30348-5281

Value Checking members, you can access your credit score every 90 days! If you have not registered and need assistance, give us a call. We will be glad to help and let you know about all of the benefits of Value Checking.

2020's Done, Get a Fresh Start for 2021!



No matter what 2020 looked like for you, with some planning and a fresh outlook, you can make 2021 your best financial year yet. Here are several simple, straightforward ways to get started.

- **Invest in yourself.** Perhaps the best part about investing in yourself is that it doesn't have to cost money. From finances and fitness to coding and cooking, you can find free blogs, classes, YouTube videos and articles to help you invest time in investing in yourself.
- **Start a budget.** Not every budgeting system is the right fit for everyone. In order to avoid budget burnout, do a little research to find a budgeting system that is going to work for you long term.
- **Take a look at your taxes.** If you're the type that enjoys increasing your tax withholdings in order to receive a large tax refund each year, consider lowering your tax withholdings with your employer, and then setting up an automatic transfer or direct deposit into a high-yield savings account for the extra money you'll start receiving on your paycheck. That way, you'll receive the benefit of earning interest on your hard-earned money instead of letting the government enjoy an interest-free loan from you.
- **Set a goal.** What do you hope to achieve in the next year? Whether you want to save more money, earn more money, learn how to budget, or something else, set your aim high and then start asking yourself how you can accomplish that goal.
- **Cut things out.** Whether spending, debt, financial advice, types of budgets, or something else, take 2021 to cut anything out of your life that just isn't working for you. You may find that a lot of things, even financially unrelated, can have a direct or indirect connection to your finances.
- **Automate your finances.** Income, investments, saving, paying bills – everything can (and should) be automated to help you maximize your savings and time. This way you'll never miss a payment or forget to set funds aside for saving.

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 5, 2021.** 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: Jan Belote, Secretary of Connects FCU
7700 Shradler Rd. • Richmond, VA 23228

Privacy Policy Statement

Our Privacy Policy is available on our website. If you'd like a copy mailed to you, just give us a call.



Daylight Saving Time Reminder

Daylight saving time begins
Sunday, March 14 at 2am.

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

2021 Pocket Calendars Are Available!

Make your request at the drive thru or give us a call in advance to let us know how many pocket calendars you want – we'll make sure you get them!



Start the Year Smarter

With 2020 wrapped up and in the books, it's time to give yourself and your finances a much-deserved fresh start. As your trusted financial partner, we're pleased to offer the tools you need to financially reset for the new year.



Debt Consolidation Loan: Combine your high-rate loans and credit card debts into one lower and easier to manage monthly payment.

Credit Card Balance Transfer: Transfer your high-rate credit card balances to our low-rate Platinum VISA® credit card and enjoy savings on the interest you pay every month.

If you're not sure about your options, we're here to help. Just give us a call to discuss your options today.

TAX PLANNING TIPS

- **File early to safeguard your refund.** The IRS urges tax filers to avoid procrastinating in filing your returns in order to better protect your identity and prevent tax fraud. While it may seem unlikely you'll fall victim to tax fraud, identity theft and fraudulent tax returns are more prevalent than many think. By filing your tax return as early as you're able, you can greatly reduce your risk of getting scammed.
- **File electronically.** Electronic returns are safe, secure, and processed faster than paper returns, so you can rest easy knowing your taxes are filed safely and promptly. Plus, if you're expecting a tax refund, you can expect to receive your e-return several weeks sooner than if you were to file by mail.
- **Choose direct deposit.** You can choose to have your refund split between multiple accounts, making it easy to automate your savings. Simply provide your credit union account number(s) and our routing number: 251082149.

SAVE YOUR WAY TO A HAPPIER HOLIDAY CHRISTMAS CLUB ACCOUNTS

Do you have a savings plan in place for 2021 holiday shopping? There's no reason to spend months paying down Christmas debt when you can plan and save ahead of time with a Christmas Club from Connects Federal Credit Union. Simply contact a member service representative or visit online banking to open your account, and we'll help you set up automatic transfers for simple, hassle-free savings. When fall rolls around, we'll transfer your accumulated savings and dividends into your regular share account, so you can hit the holiday shopping season with plenty of cash in your hand.



www.connectsfcu.org

804.756.5000 | 800.833.5200 | FAX 804.756.5005



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7700 Shradler Rd.
Richmond, VA 23228

HANOVER/MECHANICSVILLE
9280 Chamberlayne Rd., Suite 100
Mechanicsville, VA 23116

CHESTERFIELD
9960 Midlothian Turnpike
North Chesterfield, VA 23235



This credit union is federally insured by the National Credit Union Administration.

Connects Federal Credit Union, a member-owned financial cooperative exists to provide professional, economical and convenient quality services while maintaining financial stability. In order to be the primary financial source, we will safeguard member assets with continued growth to meet member needs.

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