

If we detect a suspicious transaction on your debit or credit card, we'll let you know immediately by text.

Connects Federal Credit Union always has your security in mind. We strive to make sure using your Connects debit or credit card is both safe and convenient, so you don't have to worry. Our Premium Text Notifications Services*, powered by the EnFact Fraud Monitoring system, will notify you immediately if a suspicious transaction is detected on your card by texting your cell phone.

When a suspicious transaction is detected, you can expect a text message to come from the short code number **37268**.

The text message will offer basic information about the suspected transaction; the amount of the transaction and the merchant information, if available. Verify a transaction by replying "YES", the system will mark the transaction as legitimate, and you can carry on with purchase or payment by initiating another transaction. If you indicate the transaction is fraudulent by responding "NO", you'll receive a message with a number to call so further action can be taken. It's quick, easy, and lets you stay confident while using your Connects debit and credit cards.

Debit and Credit cardholders are automatically enrolled in this service, and as long as we have your current cell phone number on file, there is no action you need to take.

Please be sure we have your current cell phone number on file so you can take full advantage of this service.* If you need to update your cell phone number or would like to verify the number we have on file for you, give us a call at 804-756-5000 or send us a message in Online Banking.

Connects FCU does not charge for this service. However, message and data rates, which are typically charges assessed by your data provider, may apply. You may opt out of the service at any time by replying "STOP" to the short code **37268.*

Spring Cleaning Your Finances?

It's just about that time of year when the resolutions we made just a few short months ago start to fade away, making now the perfect time to step in and give those financial goals a little spring cleaning. But before you roll up your sleeves and dive in, consider these financial not-to-do's when sprucing up your finances.



Excessive scrubbing – While your budget is a good place to start when cleaning up your finances, it's critical to make sure it remains sustainable. Avoid overhauling your budget to the point of making it unsuitable to your lifestyle.

Unnecessary closures – Closing old credit cards may sound like an efficient way to clean up your credit, but be sure to consider how this action will affect your overall credit rating. Not only will closing a credit card affect your average length of history, but also your credit utilization ratio, both of which have a direct effect on your credit score.

Splurging tax refunds – It's easy to justify splurging a good tax refund on something you wouldn't normally purchase, but you may be pleasantly surprised to see how using it to pay down debt or to boost your emergency savings will benefit you in a greater way down the road.

Underutilizing interest rates – Keeping extra savings in your regular checking account is a great way to miss out on maximizing your earnings. If you don't have one yet, consider opening a higher-yield savings account to make the most of your funds, and if you're not sure about your options, simply contact a Connects FCU member service representative to learn more about our savings options.

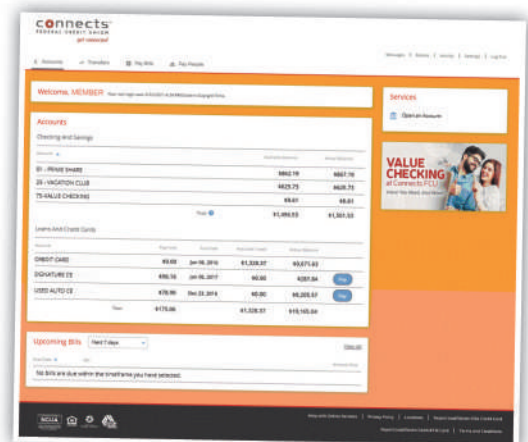
A NEW LOOK AND EXPERIENCE COMING TO THE CONNECTS ONLINE BANKING

Effective April 4th, Online banking will have a new updated appearance and experience. The accounts page will be more streamlined.

In early Summer, a new security platform will be released. This release will require action on your part:

- Reestablish your security questions and answers
- Reestablish your phone numbers for One Time passcode authentication

It's that simple! This is a great opportunity to refresh your questions and answers in addition to verifying the most current and preferred phone number is set up. Best of all, you can rest easy knowing your online banking is more secure than ever before. If you have any questions, simply give us a call and we will be happy to assist you.





Savings Everywhere You Go

Anywhere you go, anything you buy, the Connects Platinum VISA® card is the perfect money-saving companion for all your purchases, all the time. Featuring a competitive rate and the added bonus of our UChoose Rewards program, our Platinum VISA is the perfect combination of savings and rewards.

The Connects VISA features:

- No annual fee
- Competitive interest rate
- Easy payments
- Worldwide acceptance
- UChoose Rewards Program
- 24/7 online management
- And more!

The Connects Credit Card Online Account management site within online banking is getting a new look! Watch for the new look and feel coming in early fall. If you don't have a Connects VISA yet, visit www.connectsfcu.org to request yours today.



It's Your fun. You Make the Rules.

Go where you want, when you want, and how you want with the help of a low-rate Toy Loan from Connects Federal Credit Union.

BOATS, RVS, ATVS, MOTORCYCLES, JET SKIS AND MORE

Visit www.connectsfcu.org for current rates and application information.

HOMEMADE MEMORIES Start with a Connects Home Loan

From family dinners and couch cuddles to game nights and pillow fights, some of life's most memorable moments are the ones that take place right in your own home. So why not treat yourself to the home of your dreams? Whether that means house shopping or home improvements, a loan from Connects Federal Credit Union can help you take the first step to homemade memories today.

We've got home loans for purchasing, refinancing, improving, and more:

- First Time Home Buyer Program
- Home Loans
- Home Equity Loans
- Home Equity Lines of Credit
- Home Improvement Loans

For current rates, terms, and application information, visit us online at www.connectsfcu.org or stop by the Credit Union, and we'll be happy to assist you.



www.connectsfcu.org



HENRICO/WEST-END
7700 Shrader 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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