



*Put Some Distance  
Between You  
and the Office*

Get ready to escape with the help of a low-rate Toy Loan from Connects Federal Credit Union.

*Low Rates on*  
**Boats, RVs,  
Motorcycles,  
Trailers, Jet Skis**

Apply online or in person at your local Connects branch.

## Home Loan Headquarters

With a full suite of mortgage solutions and onsite expertise, Connects Federal Credit Union is pleased to offer everything you need to finance or refinance your next home loan with confidence and peace of mind.

**Choose from:**

- Fixed-rate mortgages
- Adjustable-rate mortgages
- First-time homebuyer loans
- VA Loans
- FHA Loans & more!



**SAVE SMALL. DREAM BIG.**  
*at your credit union™*

## National Credit Union Youth Month April 1-30, 2022

If you've been wondering how to empower your kids to save for their future, National Credit Union Youth Month is a great opportunity to start! Join us this April as we take the opportunity to encourage youth to start saving regularly. Our Youth Month celebration is a great time to engage kids and to help young members see that saving, no matter how small the amount, can help them achieve their dreams. We invite you to stop by the Credit Union throughout the month of April as we celebrate Youth Month with our young members.

## CRUSH YOUR CREDIT CARD DEBT IN TWO SIMPLE STEPS



If you've had it with high-rate credit card bills, it's time to break up with debt once and for all. Getting rid of high-rate debt takes hard work and willpower, but with determination and some help from Connects FCU, you can crush that debt for good

**1. Transfer Your Balance**

Let's face it, credit card companies are out to make money, and the main way they do that is when consumers settle for their high interest rates and stick to making minimum payments. Connects wants to help you get out of that budget-draining rut with a balance transfer to our low-rate Platinum VISA® credit card. By transferring your credit card balance(s) to a lower rate, you can start saving money on interest paid every month and free up more cash to apply to your overall debt.

**2. Maximize Your Monthly Payments**

Next, start maximizing your monthly payments by paying more than your minimum monthly payment. If your budget doesn't have much room for this extra payment, consider trimming spending in another area to free up cash for extra debt payments. Consider one less coffee each week, eating one extra meal at home, saving leftovers to pack for lunch, or skipping that extra clothing purchase.

With these two simple steps, you'll see your outstanding debt reduce month by month and start gaining more financial freedom with each payment you make.



## Show Fraud Who's Boss.

CardValet

Play it safe by controlling your debit card usage and spending on the go with CardValet.

**CardValet is one of the easiest ways to safeguard your debit card from fraud:**

- » Define areas where your card can be used
- » Limit purchases by the type of merchant
- » Set limits on the dollar amount
- » Track spending
- » And more!

Getting started is easy. Simply download the CardValet app to your mobile device, register your card(s), and customize your features. Visit [CardValet.com](http://CardValet.com) for more information.



## BE ALERT: Student Loan Scammers are Calling

If you have a federal student loan, you've likely heard the Coronavirus emergency relief program that temporarily paused your payments is coming to an end. In fact, your repayments will begin again after May 1, 2022. With this change, it's important to remain vigilant in watching for student loan scammers. As usual, scammers are taking advantage of the ever-changing circumstances and trying to entice would-be victims into sharing personal information, and even payments, in exchange for financial relief. If you get a call, text, email, or message on social media from someone about your federal student loan, here are some things to keep in mind:

- Upfront fees are never okay. Always be wary of anyone requesting upfront payment in return for assistance with reducing or getting rid of your student debt. It's illegal for companies to charge you before they help you, so this should always be a warning sign.
- Your personal information is private. From social security numbers and birthdates to Federal Student Aid IDs and account numbers, your personal information should never be shared with anyone else. Scammers can use this information to hack online accounts, change your account information, and even divert payments to themselves.
- Watch out for the promise of quick loan forgiveness. When it comes down to it, nobody can get rid of your loans without details of your situation, nor can they wipe out your loans by disputing them for you. If anyone makes you a promise of quick loan forgiveness, end the conversation immediately.

If a scammer contacts you, report it right away to [ReportFraud.ftc.org](http://ReportFraud.ftc.org).



## Holiday Closings

**Memorial Day**  
Monday, May 30

**Juneteenth**  
Monday, June 20 (observed)

**Independence Day**  
Monday, July 4

## HOME EVERYTHING LOANS



Get a jump on your biggest plans for spring with the help of a Home Equity Loan from Connects Federal Credit Union. Low rates and convenient repayment terms make our Home Equity Loans a simple, affordable, and practical way to turn your home's equity into cash for just about anything you can dream.

**Home Equity Loans**  
**Home Equity Lines of Credit**  
**Home Improvement Loans**

From home improvements and college tuition to vacations and more, our low-rate Home Equity Loan options are here to help. Stop by the Credit Union or visit [www.connectsfcu.org](http://www.connectsfcu.org) for current rates and application information.

[www.connectsfcu.org](http://www.connectsfcu.org)

804.756.5000 | 800.833.5200 | FAX 804.756.5005



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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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