

July 2022



Make it a “SUN”sational Summer

Summer is the perfect time for vacation fun and basically anything under the sun! Install a new pool, create a back yard oasis, take a vacation or shop for back to school.

Connects provides a variety of options to embrace summer and all its goodness, in whichever way that looks for you.

- ✦ Visa Credit Cards with a low Purchase APR and even lower Cash Advance APR
- ✦ Signature Loans with terms up to 60 months*
- ✦ Loans for Boats, RVS, Motorcycles, Jet Skis, ATVs, Cars and Trucks

Apply online at www.connectsfcu.org, call or visit any branch to get started today!

*Terms and rates vary based on loan amounts and credit history; restrictions apply.
APR= Annual Percentage Rate.



Get More Smiles Per Gallon

When it's time to upgrade to something new, it's time to stop by Connects Federal Credit Union. Our low-rate auto loans offer simple, affordable financing to upsize, upgrade, buy new or buy used.

Our auto loans feature:

- Low, competitive rates
- Flexible financing terms
- Low cost GAP insurance
- Convenient online access
- Local financing
- Mechanical Warranty

If you've already purchased a vehicle and financed it with another lender, it's not too late to take advantage of our low rates. Simply bring your current loan to us to see if you can save money by refinancing with a Connects FCU auto loan.

Apply today for preapproval at www.connectsfcu.org, call or visit any branch.



Go Ahead,

Make Your Neighbors Jealous

Increase your home's curb appeal, upgrade the kitchen, make that addition, and more with one of our Home Equity Loans. Each one features its own unique financing options, making it easy to find one that fits your specific needs.

Choose from:

Home Equity Loan – Choose how much you want to borrow up front and then make fixed monthly payments for the term of your loan.

Home Equity Line of Credit (HELOC) – Borrow from your home as a line of credit, as you need it, until you reach your credit limit.

Home Improvement Loan – Choose a shorter loan term and small lump sum, ideal for smaller home improvement projects.

To learn more about our Home Equity Loans, visit www.connectsfcu.org.

Take Your Credit Union with You Wherever You Go

Don't stress about making it into the Credit Union after work, between errands, or over the weekend. Instead, download the Connects FCU Mobile Banking app and start enjoying easy, convenient access to your credit union account anytime, anywhere, all summer long.

- Transfer funds
- Make Payments
- View account balances
- Deposit checks
- Pay Bills
- And more!



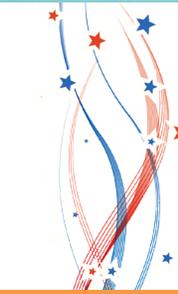
Simply visit your app store to download the Connects FCU Mobile Banking App and get started today.



VISA GIFT CARDS

Wrap It Up

No matter the occasion or the recipient, VISA® gift cards are the perfect gift to wrap up for all your summer events. Best of all, you can stock up on all the gift cards you need right here at Connects FCU.



Holiday Closings

Independence Day
Monday, July 4

Labor Day
Monday, September 5

Summer ENERGY SAVING TIPS

Don't let the hot summer months send you reeling over your electric bill. Instead, consider these simple strategies to save energy while cooling your home during the year's warmest months.

- **Operate your thermostat efficiently.** Set your thermostat as high as comfortably possible. Consider purchasing a programmable thermostat if you don't have one already – set a schedule to keep your home warmer while you're away.
- **Use ceiling fans to circulate air.** A ceiling fan will allow you to raise the thermostat by four degrees without a reduction in comfort. Ceiling fans create a wind chill effect and cool people, not rooms, so turn the fans off when you leave a room.
- **Keep your cooling unit in good working order.** Avoid overpriced last-minute repairs on your cooling system by scheduling regular maintenance. Vacuum registers regularly to remove dust buildup and ensure they are not blocked by furniture or other objects.
- **Avoid extra heat.** Avoid using your oven on hot days. Instead, cook meals on stovetop, microwave or grill. Wash only full loads of dishes and clothing.
- **Keep hot air from leaking inside.** Seal cracks and leaks in doors and windows with caulk or weatherstripping to prevent warm air from leaking inside.
- **Lower your water temperature.** Heating water accounts for about 18% of the energy consumed in your home. Keep your water temperature turned down to the warm setting at 120 degrees.
- **Use windows and shade to cool your home.** On cooler nights, consider turning your cooling system off and utilizing open windows and window fans to cool your home overnight. Install window coverings and shade screens to block direct sunlight during the day. Plant shade trees and bushes outside your home to save up to 50% on summer energy bills.

Travel Tip for Connects Debit Card Holders

Please note that we monitor unusual spending patterns, and if we see unusual spending within the U.S. or overseas, we may block purchases made with your card to prevent potential fraud. We may attempt to contact you to verify a transaction by phone or text with the info we have on file. If you have plans to travel this summer, please call 800.833.5200 to let us know. That way we can place a note on your account and take the necessary steps to ensure your funds remain available as you travel.



www.connectsfcu.org

804.756.5000 | 800.833.5200 | FAX 804.756.5005



HENRICO/WEST-END
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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