

October 2023

Thank You to **OUR MEMBERS**

We are pleased to share that our System Upgrade took place over the September 30 – October 1 weekend and was a great success! We appreciate your patience as we all continue to learn and adjust to the new systems, which include:

**CORE SYSTEM
ACCOUNTING
ONLINE BANKING
MOBILE BANKING
BILL PAY
EXTERNAL TRANSFERS (A2A)
TAPS AUDIO BANKING**

Our contact volume remains high as we attend to the individual needs of our members. As a reminder, our website contains helpful information regarding our new systems and may prove helpful in providing you with the answers to any questions you may currently have. If you need any further assistance beyond what is provided on our website, please do not hesitate to contact a member service representative for personalized service.

We are looking forward to using the enhancements provided by our System Upgrade to serve you more efficiently and securely, both now and into the future.

*Best wishes for a happy, healthy
holiday season from everyone here at
Connects Federal Credit Union.*

INTERNATIONAL CREDIT UNION DAY Celebrating 75 Years Thursday, October 19, 2023

On October 19, 2023, Connects Federal Credit Union will join over 56,000 credit unions around the world to celebrate International Credit Union (ICU) Day®. ICU Day highlights the many ways that credit unions across the world help members work towards achieving their financial goals. Credit unions were built on the principle of “people helping people,” and we’ve seen that philosophy in action for more than 100 years, with credit unions providing access to affordable financial products and striving to meet the needs of underserved communities. This year marks the 75th anniversary of ICU Day, and Connects FCU is honored to be a part of this proud tradition. We invite you to stop by your local Connects office on Thursday, October 19 as we celebrate this special event with our members. We look forward to seeing you there!

Go Places WITH A LOW-RATE AUTO LOAN

You’ve got places to go and money to save, which makes Connects Federal Credit Union the place to get your next auto loan. With low, competitive rates and an easy application process, we make it simple and affordable to get up and go.

Rates as low as

5.74%^{*}APR

Terms up to 84 months

Apply online at www.connectsfcu.org or in person at your local Connects branch today.

*APR = Annual Percentage Rate. Quoted rate is the lowest available rate. Your rate will be based on your credit history and may be higher. Rates and terms subject to change without notice.



Enjoy Safe Shopping All Season Long

Tools to protect yourself from online scammers

As we approach the season for holiday shopping, vacationing, and celebrating, it is important to remember that it's never vacation time for cybercriminals. Consider these tips to avoid falling victim to holiday season fraud:

- 1 Utilize Mobile Banking.** The Connects FCU mobile banking app provides you with secure 24/7 access to your credit union accounts virtually anywhere and anytime.
- 2 Sign up for account alerts.** Monitor your account and stay informed with banking alerts that you can control from the "Manage Alerts" function within the Mobile Banking app.
- 3 Take control.** The "Manage My Cards" feature provides an additional layer of security by allowing you to temporarily lock your card if it's misplaced or stolen.

Visit your app store to download the Connects FCU Mobile Banking app and to setup account alerts today.

HOLIDAY CLOSINGS

COLUMBUS DAY

Monday, October 9

THANKSGIVING

Thursday, November 23
Friday, November 24

CHRISTMAS

Monday, December 25

NEW YEAR'S DAY

Monday, January 1, 2024

Daylight Saving Time Reminder

Daylight saving time ends
Sunday, November 5 at 2:00 a.m.
Don't forget to set your clocks
back one hour before you go to
bed Saturday night.

What's On Your Winter Wish List?

Go ahead—make your list and check it twice. Our holiday helpers are here to help you take your budget from tight to just right.

Holiday Loan - Enjoy a low, competitive rate and convenient loan term to help you get your hands on extra holiday cash.

Holiday Skip-A-Pay Program - Look in the mail for your application to Skip-A-Pay. Choose to skip your Connects FCU loan payment(s) for the month of November or December and enjoy the extra cash for holiday spending. A \$35 processing fee applies to each loan payment skipped. Some restrictions apply.

Christmas Club Account Disbursements

If you're a Christmas Club Account holder, your accumulated savings and dividends will be transferred to your regular share savings account by the end of September, just in time for the holiday shopping season! Not in the club yet? It's easy to start saving for the next holiday season! Simply contact a member service representative to open a Christmas Club Account and start saving a little each payday for an even happier holiday.

TIPS TO STAY OUT OF DEBT THIS CHRISTMAS

Start a Club Account. A Club Account is a savings account dedicated to a specific purpose—in this case, Christmas. Ideally, a Christmas Club Account works best if you begin saving for it in January. With the holidays right around the corner, you'll have less time to add to your Club Account, but there's always next year to plan for.

Try a new gifting rule with your kids. Instead of bringing more toys and more chaos into the house, consider focusing on quality instead of quantity with the 3-gift rule (something they want, something they need, and something to read) or the 4-gift rule (something they want, something they need, something to wear, and something to read).

Skip (or reduce) the Christmas cards. Christmas cards are a fun tradition, but they can be quite costly depending on your Christmas card list. If you're a die-hard Christmas card person, consider reducing your costs rather than doing away with the cards altogether with DIY cards, by buying cards after the holiday season when they are on clearance (for next year), shortening your Christmas card list, or sending a Christmas email with a photo instead of a printed card.

Just say no. Doing away with gifts for extended family or friends can be hard, but chances are, by telling friends and extended family that you just can't afford to do gifts for everyone, you may be relieving a financial burden on others too.

Have a Secret Santa. If you've got group events, try a Secret Santa gift exchange instead of buying individual gifts for everyone, and set a spending limit.

Use gift cards. The holidays are a great opportunity to regift gift cards that you've been given throughout the year or to repurpose them by using them to purchase gifts for others. Purchasing gift cards as gifts is also a great way to stick to your holiday budget by removing the temptation to overspend.

Give homemade gifts. Who doesn't love a freshly baked holiday goodie? Instead of purchasing gifts for friends, neighbors or extended family, consider baking goods or making seasonings, hot cocoa bombs or jars, or a DIY home décor item.

That's a Wrap

Finish your holiday shopping in one stop with a stack of VISA® gift cards from Connects Federal Credit Union. Stop by to stock up today!

www.connectsfcu.org

804.756.5000 | 800.833.5200 | FAX 804.756.5005



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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