

October 2022

## A Note for Christmas Club Accountholders...

Your accumulated savings and dividends will be transferred to your regular share savings account the beginning of October, 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.



## INTERNATIONAL CREDIT UNION DAY<sup>®</sup>

THURSDAY, OCTOBER 20, 2022

**EMPOWER**  
YOUR FINANCIAL FUTURE  
WITH A CREDIT UNION<sup>™</sup>

Why do hundreds of millions of people worldwide choose credit unions? Because credit unions have a "people-first" philosophy that impels them to continually improve their communities and the lives of their members. This local service feeds a worldwide network that reaches more than 375 million members across the globe. We invite you to stop by your local Connects office on Thursday, October 20 as we celebrate this special event with our members. We look forward to seeing you there!



*Get all the cash you need to make it a season you won't forget.*

### CONNECTS HAS OPTIONS:

- **Holiday Loan with 90 Day No Pay\***
- **VISA Credit Card** with low purchase rate and even lower cash advance rate, plus rewards.

Visit [www.connectsfcu.org](http://www.connectsfcu.org) to use our secure online application, call or stop by a branch for personalized service.

\*Optional 90 Day No Pay can delay the first payment due date up to 90 days from loan origination date. Interest continues to accrue. 90 Day No Pay option is available for new loans from October 1st until December 30th, 2022. Not available on Visa Credit Cards or First Mortgages.

*Wishing you peace and happiness this holiday season from everyone here at Connects Federal Credit Union.*

## GET THANKFUL WITH AN AUTO LOAN FROM CONNECTS!

From low rates to competitive terms and everything in between, an auto from Connects Federal Credit Union can help you find plenty of things to be thankful for all season long.

- **COMPETITIVE RATES**
- **CREDIT LIFE AND CREDIT DISABILITY INSURANCE**
- **GAP INSURANCE**
- **90 DAY NO PAY\***
- **WARRANTY**

We even make it easy to apply. Simply visit [www.connectsfcu.org](http://www.connectsfcu.org) to use our secure online application, call or stop by the Credit union and we'll be thankful to show you the savings!

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**PLEASE NOTE the NEW HOURS for our  
Henrico Branch Drive-Thru effective Monday, November 7, 2022**

MONDAY – THURSDAY  
9:00 AM – 5:00 PM

FRIDAY  
9:00 AM – 6:00 PM

SATURDAY  
9:00 AM – 12:00 PM



## VISA GIFT CARDS

*A Simple Way to Make the Holidays Sweeter*

Give the gift of a holiday shopping spree with VISA gift cards for everyone on your list. Simply stop by the Credit Union and stock up.

## Holiday Closings

### THANKSGIVING

Thursday, November 24  
Friday, November 25  
Saturday, November 26

### CHRISTMAS

Saturday, December 24  
Monday, December 26

### NEW YEARS

Saturday, December 31  
Monday, January 2, 2023



## DAYLIGHT SAVING TIME REMINDER

Daylight saving time ends Sunday, November 6 at 2:00 a.m. Don't forget to set your clocks **back one hour** before you go to bed Saturday night.

## Tips to Avoid Holiday Scams

It's easy to let your security measures slip when you're distracted with the holiday season and spending money in different ways, but beware – scammers are in full force and taking advantage of the busy consumer. To make sure you're staying on top of your security game, keep an out eye for these popular scams.

**Fake charities** – These tend to crop up every holiday season in the form of mailers, phone calls, and emails from organizations with familiar-sounding names. They'll ask you to donate money to a seemingly good cause. Always thoroughly research a charity prior to opening your wallet.

**Holiday vacation offers** – Tropical bliss may sound extra appealing in the middle of cold, miserable weather. Watch out for phony travel sites featuring offers that sound too good to be true and make sure to book through reputable websites.

**Delivery scams** – With holiday packages crossing all over the country, scammers take the opportunity to send out phishing emails disguised as UPS, FedEx or U.S. Postal Service notifications for incoming or missed deliveries. Watch for links leading to phony sign-in pages, which then ask for personal information.

## Give Yourself a Warm

# Welcome Home

Get cozy in your new home with the help of a home loan from Connects FCU. With our help, making new memories in a new home may be simpler and more affordable than you imagined.

### Choose from:

- Fixed-Rate Loans
- First-time homebuyer programs
- VA Loans
- FHA Loans
- And more

For current rates and mortgage information, visit [www.connectsfcu.org](http://www.connectsfcu.org) or stop by the Credit Union to speak with a Loan Officer today. **NMLS #638009**



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

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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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