

July 2025

Connects is growing!



Two open positions on Board of Directors

Active and enthusiastic volunteers are needed to maintain our values as a credit union. Volunteers also serve without monetary compensation, but are granted the benefits of:

- Personal satisfaction realized by helping fellow members
- Assuming an important role at a financial institution within the community
- Adopting and nurturing our philosophy of "people helping people"
- Gaining new skills through education and experience in the credit union environment

Volunteering at Connects Federal Credit Union requires personal integrity, a commitment of time and a desire to serve. Our basic volunteer expectations include:

- A belief in the credit union philosophy
- Attend monthly meetings and participate in person or by video conference
- An understanding of basic business concepts
- A collaborative, team-player mindset
- Acting in accordance with the interests of our members and the goals of the credit union

If you are interested, email info@connectsfcu.org and we will send you a short application. But hurry, application acceptance closes at **5 pm on July 18th.**

**VOLUNTEERS
NEEDED**

New Debit Cards!

Our newly designed debit cards are now being issued.

- New look with updated layout
- Contactless Tap
- Add your card to your Digital Wallet (available now for all Debit cards)

You should expect your new card during the expiration month (regardless of the year). If your card expires 10/27, you will get your new card in October of this year. If your card is reported as lost or stolen, your reissued card will be the new card.



TIP: When presented with prompt to enter PIN, **BYPASS** the PIN to avoid a \$1.50 fee.

TRAVELING THIS SUMMER?



If you're heading out of state or abroad, give us a quick call at 804.756.5000 before you go.

We monitor for unusual spending to protect you from fraud — if we don't know you're traveling, your card could be blocked.

Let us know in advance so we can place a travel notice on your account and ensure your

Don't Let SUMMER Burn Your Budget

The sun is shining, the days are longer, and the kids are home from school — summer is full of possibilities, but all that fun can take a serious toll on your finances if you're not careful.

Keep your spending in check and make the most of the season by avoiding these five common summer budget busters:

1. Costly Camps for Kids

From sports camps to science adventures, summer programs are great — but they can add up fast. Look into free or low-cost options through your local library, school district, or city parks & rec department. Many offer great activities without the big price tag.

2. Too Many Day Trips

Beach days, zoo visits, amusement parks — it all sounds great until you tally up the gas and admission costs. To save, focus on local fun: free splash pads, community events, and backyard games can be just as memorable. Try limiting long-distance trips to once a week.

3. No Meal Plan = Overspending

With changing schedules and busy days, it's tempting to grab fast food or make daily grocery runs. Instead, simplify your summer meal planning with easy, seasonal ideas like cold sandwiches, fresh salads, grilled favorites, and picnic-style snacks. Bonus: less time in the kitchen!

4. Cranking the A/C

Running the air conditioner all day can spike your energy bill. Instead, try cooling your home naturally — open windows in the evening, use fans to circulate air, and keep curtains or blinds closed during peak heat. A little planning can keep your home comfortable and your wallet happy.

5. Overspending on Summer Wardrobes

Need a few warm-weather essentials? Stick to the basics: think timeless staples like neutral t-shirts, shorts, and comfy sandals. Avoid trendy impulse buys and focus on pieces that can carry you through future summers, too.

Pro Tip: Budget for the Fun

Set aside a "summer fun" fund early in the season and track your spending as you go. A little planning goes a long way toward a stress-free summer.

Enjoy the sunshine — without letting your finances get burned.



Your money can earn more!

CD Specials

12 month 4.28% APR 4.35% APY
18 month 4.04% APR 4.10% APY
24 month 3.70% APR 3.75% APY
Minimum Balance \$10,000

Money Market Accounts

\$2500 – \$99,999
2.25% APR 2.27% APY
\$100,000 – \$249,999
3.35% APR 3.30% APY
\$250,000 and up
4.25% APR 4.34% APY

APY = Annual Percentage Yield. Offers subject to change without notice. New Share certificates only. \$10,000.00 minimum opening deposit. APY = Annual Percentage Yield. A penalty will be imposed for early withdrawal. Additional restrictions may apply. **Automatic renewal to a 12 month term for 12 and 18 Month Certificate Special and automatic renewal to a 24 month term for the 24 Month Certificate Special at the current dividend rate in effect for the term at the time of renewal. Connects FCU reserves the right to end or modify this offer at any time.

Community Connection

Supporting our Community

July 11 & 12 – Hanover
Tomato Festival



July 18 – Anthem
LemonAid



July 21 - August 8 - School Supplies
Collection for St. Joseph's Villa

In June Connects was honored to support JP Jumpers

Foundation with a donation of **\$7150.00**.



JP Jumpers is a local non-profit organization that provides free local events that welcome the special needs community. Our donation will support their efforts.

Holiday Closings

INDEPENDENCE DAY

FRIDAY, JULY 4

LABOR DAY

MONDAY, SEPTEMBER 1

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.

Our Mission:

Connect to our Community
Activate Possibilities
Deliver Financial Freedom

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