

**October 2025**

## Community Connections

*Supporting our Community*

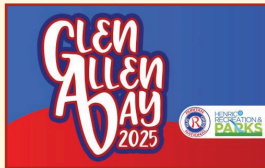


Thanks to members and staff! **In July, we raised over \$4,750 during Anthem LemonAid.** All funds go directly to our local Children's Hospital.

### Upcoming Events

**Saturday, October 4:**

Glen Allen Day at Crump Park. Connects will be in the parade and have a booth at the festival.



**Saturday, October 18:**

Midlothian Village Day at Midlothian Middle School. Come visit the Connects booth and join in the fun!

**October 1 – November 21:**

JP Jumpers Foundation  
Giving Tree, Info at [jppjumpersfoundation.org](http://jppjumpersfoundation.org)



**November 24 – December 12:**

Toy collections for Toys For Tots. New, unwrapped toys, drop off at any branch.



## COOPERATION FOR A PROSPEROUS WORLD

INTERNATIONAL CREDIT UNION DAY • THURSDAY, OCTOBER 16TH

International Credit Union (ICU) Day® celebrates the spirit of the global credit union movement. The day is recognized to reflect upon the credit union movement's history, promote its achievements, recognize hard work and share member experiences.

**We invite you to join us at your favorite branch as we celebrate.**

- 📌 **Special Giveaways:** 75th Anniversary Tote Bag and 2026 Pocket Calendar
- 📌 **Refreshments:** Drinks and Snacks
- 📌 **Register to Win \$75.00**

## October is Cybersecurity Awareness Month: Protect Yourself from Fraud

Every October, Cybersecurity Awareness Month reminds us that staying safe online isn't just for businesses—it's for all of us. Fraudsters are constantly looking for new ways to trick people into giving up personal or financial information. At Connects Federal Credit Union, protecting our members is a top priority, and we want to share a few simple steps you can take to keep your information secure.

### 1. WATCH OUT FOR PHISHING SCAMS

Emails, texts, or phone calls that create a sense of urgency—like “act now” or “your account is locked”—are often scams. Don't click links or give out ANY information even if you believe the person to be a friend. When in doubt, contact Connects directly. We will never ask you for your password, security question answers or any codes.

### 2. MONITOR YOUR ACCOUNTS REGULARLY

Check your bank and credit union accounts often. Spotting unusual activity early can help prevent bigger issues. Connects FCU's mobile and online banking make it easy to keep tabs on your finances 24/7.

### 3. PROTECT YOUR DEVICES

Keep your phone, tablet, and computer updated with the latest software and security patches. Updates often fix security flaws that scammers exploit.

### Stay Connected, Stay Protected

Fraud prevention is a team effort. By following these simple steps, you reduce your risk and help protect the entire Connects community. If you suspect fraudulent activity on your account, contact us right away—we're here to help.





## Holiday Loans

Need help with holiday expenses? A personal loan or our low-rate credit card may help make this the best holiday season ever. Apply online, in person or over the phone.

## HOLIDAY SKIP A PAY

Already have a loan and would benefit from skipping a payment? Skip a Pay forms have been mailed so be sure to get yours in by the deadline.

## CHRISTMAS CLUB ACCOUNT

All Christmas Club account funds were transferred to regular savings on October 1st. Don't have our popular Christmas Club account? Visit a branch or open an account online. Christmas comes every year, be prepared and ready to go!

## 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.

## Connect-A-Friend

We hope you find value in with your membership at Connects with our low rates, convenient digital banking and hometown service. We ask that you refer your friends and family so they too may be able to benefit, and you both could rewarded!



### When your REFERRAL:

Opens a Checking account with a Direct Deposit of \$500 or more...

YOU get:

\$25<sup>00</sup>

THEY get:

\$25<sup>00</sup>

Has 24 or more Debit Card Purchases...

\$25<sup>00</sup>

\$25<sup>00</sup>

Obtains a new loan for \$20,000 or greater...

\$50<sup>00</sup>

\$50<sup>00</sup>

**TOTAL: \$100<sup>00</sup> \$100<sup>00</sup>**

*The confidence you place in us to refer someone important to you, is the best compliment we can ever receive.*

Referral rewards are paid out within 5 days of the month following the members 60th day. For example if the members 60th day is April 5th, rewards will be given on or about May 5th. New members do not have to complete all three steps to qualify. You will obtain a referral bonus only for the qualifying products completed by the member that was referred.

Reward incentives may be reported to the IRS on a 1099 if you receive \$600 or more in cash rewards/dividends within a calendar year. If either the new member's or referring member's membership is closed prior to rewards posting or if any activity or application information is discovered to be fraudulent: rewards will be forfeited.

Federally insured by the National Credit Union Administration.

## Holiday Closings

**COLUMBUS/INDIGENOUS PEOPLES DAY**  
MONDAY, OCTOBER 13

**VETERANS DAY**  
TUESDAY, NOVEMBER 11

**THANKSGIVING**  
THURSDAY, NOVEMBER 27 &  
FRIDAY NOVEMBER 28

**CHRISTMAS EVE**  
WEDNESDAY, DECEMBER 24

**CHRISTMAS DAY**  
THURSDAY, DECEMBER 25

**NEW YEAR'S EVE**  
WEDNESDAY, DECEMBER 31 • Close at 1:00pm

**NEW YEAR'S DAY**  
THURSDAY, JANUARY 1, 2026

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