

January 2026

75th ANNUAL MEETING

APRIL 16, 2026

Join us at our annual meeting for fun, socializing, a delicious dinner, cash prizes and hear about the performance of Connects Federal Credit Union. Come see why members come back year after year!

When: Thursday, April 16 at 6 pm

Where: The Place at Innsbrook
4036 Cox Rd,
Glen Allen, VA 23060

Buffet Dinner
Cash Prize Drawings
Attendance Gift

Dinner Tickets: \$13.00 each.

On sale at any Connects branch. You can also call 804-756-5030 or email: annualmeeting@connectsfcu.org to request your tickets.

Get More Bang for Your Buck with a Credit Union Auto Loan!

Looking for a new or used vehicle? At Connects Federal Credit Union, enjoy low rates, flexible terms, and local, member-focused service.

Why choose us?

- Competitive rates
- Easy repayment options
- Warranty
- GAP
- Debt Protection
- Quick pre-approvals

Drive smarter—stop by, visit us online, or call (804) 756-5000 to get started today!



PLUMP Up Your Savings

Piggy banks may have become a thing of the past, but saving for your retirement and future expenses is still just as important as ever. That's why Connects Federal Credit Union is pleased to offer savings options that feature everything you need to save for your future with ease, confidence, and security.

Share Savings Account

A share savings account is a basic savings account that represents ownership in the credit union. Unlike traditional banks, credit unions are non-profit, member-owned organization, and a small deposit makes you a shareholder. These accounts function similarly to a regular savings account, allowing you to save for goals like emergencies, while earning dividends (similar to interest) on your balance.

Certificates of Deposit

You work hard for your money, so why not put it into an account that works just as hard for you? We are pleased to offer Certificates of Deposit. A Share Certificate Account allows you to earn a higher rate of return without any extra effort.

Money Market Account

A money market account is a deposit account that combines features of both a savings and a checking account. It earns a higher dividend rate than a traditional savings account while offering limited check-writing. These accounts are considered low-risk and are insured by the NCUA.

NOTICE:

CALL FOR NOMINATIONS for the Board of Directors of Connects Federal Credit Union

— 3 Positions —

This is official notification to all eligible voting members that nominations for vacancies for the Board of Directors may be submitted to the Secretary of the Credit Union by petition signed by at least 150 members. Please accompany the petition with a brief statement from the nominee or nominees stating that they are agreeable to a nomination and will serve if elected to office. Please send nominations to the address below. **The deadline for receiving nominations will be March 10, 2026.** The Secretary of the Credit Union will forward such nominations to the Nominating Committee. If there is only one nominee for each position to be filled, elections will not be conducted by ballot and there will be no nominations from the floor.

Send nominations to: Jan Belote, Secretary of Connects FCU
7700 Shrader Rd, Richmond, VA 23228

It's Tax Time

If you owe money or need a little extra support, check with Connects — we may be able to help.

Watch for your credit union tax forms

By the end of January, we will be mailing out IRS Forms 1099 and 1098, which report dividend and interest information. If you receive either or both of these forms, please be sure to save them for your tax preparation. Interest information is also included in your last statement of the year. If you feel you should receive one of these forms but don't, please contact the Credit Union.

Receive your refund faster

Complete the Direct Deposit line on your tax form to have your refund electronically deposited right into your credit union account in as little as 10 days. Please be sure to supply our routing number, **251082149**, and your Connects Credit Union account number.



The IRS tax filing deadline is:
Wednesday, April 15, 2026

Watch for Tax Fraud Flags

Stay alert for scam calls and messages this tax season.

Tax time brings out more than just refunds — it also brings out scammers pretending to be the IRS or tax agencies. Remember: the IRS will **never** call, text, or email you asking for payment or personal information.

If you receive a suspicious message or call, don't share your details — hang up and contact the IRS or your tax preparer directly.

Protect your identity and your peace of mind.



Holiday Closings

DAYLIGHT SAVINGS TIME BEGINS

2:00 AM SUNDAY, MARCH 8

MARTIN LUTHER KING, JR. DAY

MONDAY, JANUARY 19

PRESIDENT'S DAY

MONDAY, FEBRUARY 16

PRIVACY POLICY NOTICE

Connects Federal Credit Union is committed to protecting the privacy of our members. Under federal regulations, we are required to provide members with our privacy policy describing our credit union's policy and practices concerning the personal information we collect and disclose about our members. Our privacy is available at connectsfcu.org or you may request a copy in branch or that we mail you a copy.

www.connectsfcu.org

804.756.5000 | 800.833.5200 | FAX 804.756.5005



HENRICO/WEST-END

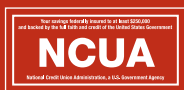
7700 Shrader Rd.
Richmond, VA 23228

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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