

April 2026

75th ANNUAL MEETING

APRIL 16, 2026

It's almost here!

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.

Tickets are on sale at any Connects branch until April 13. Or you can also call 804-756-5030 or email: annualmeeting@connectsfcu.org to request your tickets.

Car Buying Season Tips

Spring and summer are popular times to buy a vehicle. Plan ahead to save and stay on budget.

Set your budget

Choose a comfortable payment and include insurance, fuel, and maintenance.

Get pre-approved

Connects Credit Union financing gives you a clear rate and price range.

Compare and review

Research options and focus on total cost—not just the payment.

Connects Federal Credit Union offers competitive auto loans to help you drive away with confidence. Stop by the Credit Union or visit connectsfcu.org for current rates and application information.



Smart Ways to Use Your Tax Refund

Your tax refund can be a great opportunity to strengthen your financial well-being. While it may be tempting to spend it on something you'll quickly forget, putting those funds toward your goals can make a lasting impact. Consider these smart options:

Catch up on past-due bills

Outstanding balances can affect your credit and add stress. Using your refund to bring accounts current can help you avoid fees, reduce collection calls, and improve your financial standing.

Pay down high-interest debt

Credit cards and other high-rate loans can be costly over time. Applying your refund to these balances can lower your debt faster and save on interest.

Build your emergency savings

Unexpected expenses happen. Setting aside part of your refund in a dedicated emergency fund can help you handle surprises without relying on credit.

Boost your retirement savings

A contribution to your retirement account today can grow significantly over time thanks to compounding. Even a small deposit can make a meaningful difference in your future.

Need help deciding the best way to use your refund? We are here to help you make the most of it.



Drive Confidently with a Connects Car Loan

Buying your next vehicle should be exciting, not stressful. That's why we offer more than just competitive rates and flexible terms. We provide a full package designed to give you peace of mind from day one.

- Pre-Approved Financing
- Up to 130% Financing Available
- Attractive Rates with Member Discounts

Unexpected events can happen, and we've got you covered every step of the way with essential protection products.

- GAP Coverage
- Mechanical Breakdown Coverage
- Multi-Shield Road Hazard Coverage
- Debt Protection

Contact Connects FCU for your next car loan. Call 804.756.5000, visit any branch or apply online at connectsfcu.org.



Is It Time to Renovate?

Spring has sprung, making it the perfect time to refresh your home and tackle those renovation projects you've been dreaming about. Whether you're planning a small upgrade, a major remodel, or even adding more space, a Home Equity Loan or Home Equity Line of Credit (HELOC) can help turn your plans into reality.

By using the equity you've built in your home, you can fund projects ranging from simple improvements to full home additions — and everything in between.

Our Home Equity Loan features:

- **Fixed interest rates**
- **Fixed monthly payments**
- **One lump-sum distribution at closing**
- **Quick processing**
- **Variety of terms**
- **Competitive rates**
- **And more**

A Home Equity Line of Credit (HELOC) also offers flexible access to funds, allowing you to borrow what you need, when you need it — perfect for ongoing or phased renovation projects.

Visit www.connectsfcu.org to learn more, or stop by the Credit Union to speak with a mortgage specialist about current rates, terms, and options.



Put a Spring Back in Your Step with a Vacation Loan

Ready, set, relax with a Vacation Loan from Connects FCU! Whether you're dreaming of soaking up the sun on a tropical getaway, unwinding poolside, or exploring an exciting new destination, our special loan can help make your spring travel plans a reality. Let us help you take the trip you've been dreaming about and enjoy the season your way.



AI and Fraud: What Members Should Know

Advances in artificial intelligence (AI) are making scams more convincing than ever. Fraudsters can now create realistic emails, texts, and even voice calls that appear to come from trusted sources. Staying alert can help protect your finances and personal information.

Watch for urgent requests

Scammers often create a sense of panic—claiming your account is compromised or immediate action is needed. Pause and verify before responding.

Be cautious with unexpected contacts

AI can mimic voices or writing styles. If you receive an unusual call or message—even if it sounds familiar—contact Connects Federal Credit Union directly using a trusted phone number.

Protect your personal information

Never share passwords, verification codes, or full account details in response to calls, texts, or emails. Connects will not ask for this information unexpectedly.

Verify links and senders

Look closely at email addresses and website links. Small changes or misspellings can signal a fraudulent message.

Act quickly if something seems wrong

If you suspect fraud, contact Connects Federal Credit Union immediately so steps can be taken to secure your accounts.



How Much Should Be in Your Emergency Fund?

An emergency fund helps you handle unexpected expenses—like car repairs or medical bills—without relying on credit. But how much do you need?

Start small

Aim for \$500–\$1,000 to cover common surprises and build the savings habit.

Build to 3–6 months of expenses

Over time, save three to six months of essential living costs. If your income varies or job stability is uncertain, aim for the higher end.

Keep it accessible

A separate savings or money market account at Connects Credit Union keeps funds available when needed while earning dividends.

Save consistently

Automatic transfers, tax refunds, or small deposits from each paycheck can help your fund grow steadily.

Connects Federal Credit Union is here to help you choose the right savings options and reach your goal with confidence.



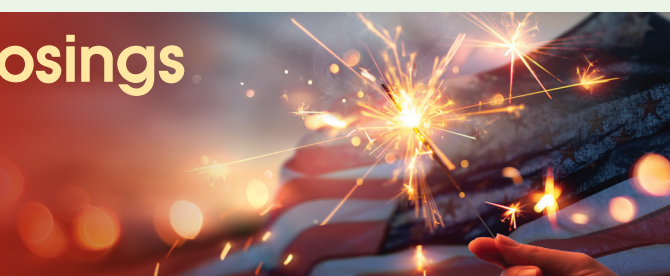
Holiday Closings

MEMORIAL DAY

MONDAY, MAY 25

JUNETEENTH

FRIDAY, JUNE 19



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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