

July 2026



Anthem 

**LemonAid**

presented by Richmond Ford

Friday, July 17th

Visit any branch to support our local Children's Hospital.

Make a donation and receive a cup of sweet summer sunshine, lemonade!

Donate online



## VACATION MODE: ON

Let Us Help Fund the Fun!

Dreaming of sandy beaches, mountain views, theme parks, or a relaxing getaway? If your vacation plans are ready but your budget needs a little boost, a Vacation Loan can help make your trip a reality.

Instead of putting your travel plans on hold, spread the cost of your vacation over affordable monthly payments. Whether you're planning a family road trip, a cruise, a tropical escape, or a bucket-list adventure, we're here to help you get there.

### Use a Vacation Loan For:

- Airfare and transportation
- Hotels, resorts, and vacation rentals
- Rental cars and fuel expenses
- Attraction tickets and entertainment
- Dining and vacation spending
- Family vacations, weekend getaways, and special celebrations



## Mid-Year Financial Checkup: Are You on Track for 2026?

Can you believe we're already halfway through the year? Now is the perfect time to pause and evaluate your financial progress. A mid-year checkup can help you identify what's working, what needs adjustment, and how to finish the year strong.

Use this simple checklist to see if you're still on track to meet your financial goals.

### Your 2026 Mid-Year Financial Checklist

#### ✓ Review Your Budget

Have your income or expenses changed since January? Update your budget to reflect your current situation and make sure your spending aligns with your priorities.

#### ✓ Check Your Savings Progress

Are you contributing regularly to your emergency fund, vacation fund, holiday savings, or other goals? If you're behind, consider increasing automatic transfers, even by a small amount.

#### ✓ Evaluate Your Debt

Review credit card balances, loans, and other debts. Have you reduced balances as planned? If not, now is a great time to create a payoff strategy.

#### ✓ Review Your Credit Report

Check your credit report for errors and monitor your credit score. Maintaining good credit can help you qualify for better rates in the future.

#### ✓ Assess Your Emergency Fund

Financial experts often recommend saving three to six months of living expenses. How close are you to your goal?

#### ✓ Check Retirement Contributions

If you're saving for retirement, review your contributions and make adjustments if needed. Even small increases can make a difference over time.

#### ✓ Review Insurance Coverage

Life changes such as marriage, children, a new home, or a new vehicle may mean it's time to update your coverage.

#### ✓ Prepare for Upcoming Expenses

Think ahead to back-to-school costs, holiday shopping, travel plans, and year-end expenses. Planning now can help reduce financial stress later.

### Small Steps Can Lead to Big Results

Don't worry if every box isn't checked. The goal isn't perfection—it's progress. Taking a few minutes now to review your finances can help you stay focused, avoid surprises, and make the most of the rest of 2026.

Need help reaching your goals? Connects Federal Credit Union is here with savings options, loans, financial tools, and personalized service to help you stay on track.

## Summer Travel Notice

If you are traveling outside of the United States, please contact the Credit Union before your trip and complete a Foreign Usage Request Form. Notifying us in advance allows us to activate foreign transaction usage rights and helps prevent your card from being blocked due to unusual overseas activity.



## Digital Wallets Explained: Apple Pay, Google Pay, & More

Your wallet may already be in your pocket—but what if it's also on your phone?

Digital wallets allow you to securely store your Connects Federal Credit Union debit card on a compatible smartphone or smartwatch, making everyday purchases faster and more convenient. Whether you're grabbing coffee, shopping online, or checking out at the grocery store, you can simply tap your device and go.

### Why Use a Digital Wallet?

#### • Convenience

No need to dig through your purse or wallet. Your debit card is ready whenever your device is with you.

#### • Security

Digital wallets use advanced security features, including tokenization, which replaces your card number with a unique digital code during transactions.

#### • Speed

Contactless payments can help you move through checkout quickly with a simple tap.

#### • Versatility

Use your digital wallet for in-store purchases, online shopping, and payments within participating mobile apps.

### Is It Easy to Set Up?

Absolutely! Adding your Connects debit card to a digital wallet takes just a few minutes. Once your card is verified, you'll be ready to make purchases using your mobile device.

### Good to Know

Digital wallet functionality is available for Connects Federal Credit Union debit cards only. If you need assistance setting up your digital wallet or have questions about compatible devices, our team is happy to help. Ready to simplify the way you pay? Add your Connects debit card to your digital wallet and enjoy a secure, convenient payment experience.

## Holiday Closings

### INDEPENDENCE DAY

SATURDAY, JULY 3

### LABOR DAY

MONDAY, SEPTEMBER 7

## MAKE THIS SUMMER A HOME IMPROVEMENT SUMMER

Need a hand getting your big summer plans underway? With a Home Loan from Connects Federal Credit Union, it's easier and more affordable than ever to get the financing you need to tackle those big summertime projects.

### Which loan is right for you?

Home Equity Loan – Featuring a large lump sum payout, a fixed-rate. Home Equity Loan is a good option when you have plenty of home equity built up and need funds for a big, one-time project.

Home Equity Line of Credit (HELOC) – With a HELOC, you can secure the equity you've built in your home as a line credit, ideal for when you want the flexibility to access funds as improvement bills arise.

Home Improvement Loan – Perfect for small renovation projects, a Home Improvement Loan allows you to take a small lump sum payout, with a short-term monthly payment.

No matter what your plans may be, Connects is here with the financing you need to get your home summer-ready. Visit [www.connectsfcu.org](http://www.connectsfcu.org) for loan details, current rates, and application information.

## Play MORE This Summer!

Summer doesn't last forever, so make the most of every sunny day. Whether you're cruising the lake, exploring scenic highways, or hitting the trails, Connects Federal Credit Union can help get you there with affordable financing for your favorite summer toys.

### Fill Your Summer With Fun

- Boats
- RVs & Campers
- Motorcycles
- ATVs & Side-by-Sides

### Why Finance With Connects Federal Credit Union?

- Competitive rates
- Flexible repayment terms
- Fast, easy application process
- Friendly local service you can trust
- Member Rate Discounts
- Optional Payment Protection

Don't spend another summer wishing you were out on the water, on the road, or exploring new trails.

Let us help you turn your summer adventures into reality.

Apply today and start making memories that will last long after the season ends!

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

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### 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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