

## Shaping up your finances

April is National Financial Literacy Month. At Virginia Credit Union we're here to help with free financial fitness seminars, activities and resources to benefit members.

1. **Get a free financial check-up** to find ways to increase your savings and reduce debt
2. **Request a free annual credit report** at [www.annualcreditreport.com](http://www.annualcreditreport.com)
3. **Balance your checkbook** using our balancing tool at [www.vacu.org](http://www.vacu.org)
4. **Get organized** by using our important document locator form
5. **Speak with a financial counselor** through the BALANCE program at (888) 456-2227
6. **Schedule a complimentary retirement analysis** (see back page)
7. **Attend a free financial seminar - register at [www.vacu.org](http://www.vacu.org)**
  - **Building a Better Budget - Belmont Library, Richmond**  
3100 Ellwood Ave., Wednesday, April 15, 6:30-7:30 p.m.
  - **First-Time Homebuyers - Farmville Branch, Farmville**  
100 Mid Town Ave., Main St., Tuesday, April 21, 6:30 - 8 p.m.
  - **Teens and Credit - Tuckahoe Library, Richmond**  
1901 Starling Dr., Thursday, April 23, 6:30 - 7:30 p.m.

Visit [www.vacu.org](http://www.vacu.org) or contact us for more information about financial fitness activities and educational resources.

Financial Fitness

## Sensible mortgages that work for you

### Homes are more affordable

Prices have fallen and sellers are motivated to negotiate. If you're in the market for a home, you may be able to benefit from current market conditions to get a great deal. Mortgage rates are also very reasonable and your credit union has money to lend.

### We're here to help

Our mortgage advisors can answer all of your questions and help you decide which mortgage option is right for you. Call us for personal assistance or visit our Mortgage Loan Center at [www.vacu.org](http://www.vacu.org).

### First-time buyer's tax credit

First-time homebuyers in 2009 may qualify for a tax credit of up to \$8,000. Visit [www.irs.gov](http://www.irs.gov) and see Form 5405 for details.



"I've always dreamed of owning my own home. Thanks to VACU's homebuyer's seminars and

mortgage options, I was able to purchase my home in 2006. VACU made my dream come true!"

- VACU Member Kathy Avent

## Shred your outdated documents & help community food banks



Cintas Document Management will shred documents on a first-come, first-served basis. Please limit your documents to the equivalent of three paper grocery bags per vehicle and remove any non-paper items. Staples and paper clips are okay.

**We're also asking members to donate canned goods at these events to help local food banks.**

- **Saturday, April 25, 9 a.m. - noon**, Farmville and Fredericksburg Branches
- **Saturday, May 2, 9 a.m. - noon**, VACU at Boulders, Richmond

Visit [www.vacu.org](http://www.vacu.org) or call us for details and directions.

## Hurry!

**Time's running out to transfer & save!**

**Lock in a special credit card balance transfer rate before April 30, 2009.**

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

## Chester Branch

### Coming soon!

Our new Chester office opens this spring. This branch will offer drive-up teller service, safe deposit boxes and drive-up ATMs. It's at 13025 Jefferson Davis Highway, near the Route 10 intersection. Watch for the opening date.



## Earn a cash rebate when you buy or sell a home

Think how nice it would be to receive a rebate check in the mail just a few weeks after you move! The SMARTMOVE® program offers members personal assistance from its network of accredited realtors and pays you a cash rebate based on the sales price of the home. The average rebate to VACU members last year was \$850.

To learn more, call (877) 645-6560 or click on the SMARTMOVE icon at [www.vacu.org](http://www.vacu.org). Sign up for the online *Personal Home Finder* that notifies you by e-mail when properties meeting your criteria come on the market.

## Pick up the keys... and pocket the savings



If you're in the market for a car, there are now many incentives on new vehicles and bargains on used ones. Whether you're looking to downsize your vehicle or get a great deal on a larger one, our loan advisors are here to help. We can also help you refinance your existing car loan from a higher rate lender.

### Virginia Credit Union puts you in the driver's seat

- Enjoy a low fixed rate loan with affordable payments
- Get pre-approved to increase your negotiating power with the seller
- Get car pricing information and apply online

Call Member Services for personal assistance. Apply by phone 24 hours a day or visit [www.vacu.org](http://www.vacu.org).

## Youth Savings Challenge in April

Members under age 18 who make a deposit to a new or existing savings account April 1-30 will automatically be entered to win one of ten \$25 deposits. Encourage all young people in your family to have their own savings account and participate in the savings challenge. Visit our web site for Official Rules.

## VACU president honored by YWCA

Jane Watkins has been named the 2009 Outstanding Woman in Business by the YWCA of Richmond. The award cites her leadership of our \$1.6 billion credit union and her commitment to furthering financial literacy in our communities. The YWCA's annual awards program recognizes ten outstanding women in ten different fields such as business, education, government and the arts.

## It's time to schedule your complimentary retirement analysis

### A message from the MEMBERS Financial Services Program

Will you be financially prepared when it's time to retire? Have you had any life changes that may affect your retirement planning and income?

The MEMBERS Financial Services Representatives located at Virginia Credit Union can help you with a complimentary retirement analysis and consultation. You can feel comfortable asking questions and getting assistance in quantifying your retirement savings and income needs. Even if you have already done a retirement analysis, you may find value in a second opinion.

For information and to set up a no-cost, no-obligation appointment at a convenient branch or by phone, call the MEMBERS Financial Services Representatives today.

**(804) 560-5643 or (800) 285-5051, ext. 5643**

### Assistance with 401(k) and PLOP Rollovers

If you're changing jobs or planning to retire soon, did you know your 401(k) or Partial Lump Sum Option (PLOP) can be rolled into an IRA? Call the MEMBERS Financial Services Representatives for help with understanding your choices.

Representatives are registered through, securities are sold, and investment advisory services offered through CUNA Brokerage Services, Inc. (CBSI), member FINRA/SIPC, a registered broker/dealer and investment advisor, 2000 Heritage Way, Waverly, Iowa 50677, toll-free 866-512-6109. **Nondeposit investment and insurance products are not federally insured, involve investment risk, may lose value, and are not obligations of or guaranteed by the financial institution.** CBSI is under contract with the financial institution, through the financial services program, to make securities available to members. FR030905-10DB.



**G.C. Hudgins**



**Faron Miller**



**Randolph Tate**

## 2008 Annual Report available

Virginia Credit Union is strong, secure and committed to you. The 2008 Annual Report to Members is online at [www.vacu.org](http://www.vacu.org). It includes highlights of last year's accomplishments and features several of the members who shared their stories in recognition of VACU's 80th year. To request a copy of the Annual Report by mail, please e-mail us or call Member Services.

"I have recommended Virginia Credit Union to everyone I know. I've encouraged my mom, sister and 8 year-old nephew to join."



- VACU Member, James Shugart and his nephew Hunter

## Worried about late payments?

If you are concerned about being able to pay bills on time, it's best to contact your creditors before they contact you. Most creditors will try to work with customers to help them get back on track.

If you have a Virginia Credit Union loan or credit card and you are having difficulty making a payment, don't wait. Please call us so we can talk with you about your situation and suggest possible solutions to help you.



VIRGINIA CREDIT UNION

### MEMBER SERVICES

(804) 323-6800 or (800) 285-6609  
Monday – Friday, 8 a.m. – 6 p.m.  
|24-hour loan applications

### ALL OTHER DEPARTMENTS

(804) 323-6000 or (800) 285-5051  
Monday – Friday, 8 a.m. – 5 p.m.

### QUICKLINE 24-HOUR PHONE BANKING

Account inquiries and transfers  
(804) 323-2000 or (800) 285-1096

### SAVINGS RATE LINE

(804) 323-2580

### WEB SITE & HOME BANKING

Online loan applications, rates and information at [www.vacu.org](http://www.vacu.org)

### E-MAIL

[memsvc@vacu.org](mailto:memsvc@vacu.org)

### MAILING ADDRESS

Virginia Credit Union  
P.O. Box 90010  
Richmond, VA 23225-9010

### VACU'S BANK ROUTING NUMBER

251082615



Federally insured  
by NCUA

