

## Transfer your credit card balances & save

Saving money never mattered more. Now you can save when you transfer balances from other lenders to a VACU credit card. Enjoy a locked-in transfer rate from 5.99% to 7.99%\* APR with no transfer fee when you transfer balances by November 30, 2009.

### Don't have a VACU credit card yet? Choose from:

- Visa® Platinum with standard rates as low as 8.99% APR\*\*
- Visa® Gold Rebate card with a cash rebate up to 1%

### Apply or transfer balances today

Visit [www.vacu.org](http://www.vacu.org) or call Member Services.

### Compare balance transfer fees and save

It's a good time to look at rates and fees you're paying on other cards and compare them to your options at VACU. You could save on both rates and fees by transferring balances to VACU. Here's just one example of an advantage of a VACU credit card:



Credit Card	Balance Transfer Fee	Balance Transfer Fee on \$5,000	Balance Transfer Fee on \$10,000
VACU	None	\$0	\$0
Bank A	3% of each transferred amount	\$150	\$300
Bank B	4% of each transferred amount	\$200	\$400

\* Qualification, along with which promotional Annual Percentage Rate (APR) will be received, is based on specific credit criteria established by VACU. Not all cardholders are eligible or will qualify for this offer. Offer applies to balance transfers made 9/1/09 through 11/30/09. Balance transfer may not be applied to any other existing VACU balance. Transfers are subject to the same terms and conditions as Cash Advances. You may transfer only up to your available limit. VACU is not responsible for finance or other charges you accrue from other institutions because a payment was not received by their statement due date. \*\* Qualification and APR received is based on specific credit criteria established by VACU.

## Upcoming Online Banking enhancements

In response to requests from many of you, work is under way to upgrade our online banking and bill pay services. In addition to a new look, some of the upcoming enhancements are:

- Ability to view pending debit card transactions
- More options to search account history, including searching by a specific check number or transaction amount
- Alerts and reminders you can set up to send to your e-mail or mobile phone, like balance notifications



If you are currently a Home Banking user, watch your mail and e-mail for more details coming soon. Please check your e-mail address in Home Banking (under Options, Personal Information) to make sure we have your correct e-mail.



**Remember, you can get cash without ATM fees at Wawa® ATMs displaying the VACU logo.**

## New online branch and ATM locator tool

Visit [www.vacu.org](http://www.vacu.org) and search online for a Virginia Credit Union branch, ATM or a Credit Union Service Center in your area. Just enter your zip code and click "GO" to see a map showing the locations.

**Watch for our redesigned web site coming soon at [www.vacu.org](http://www.vacu.org)!**

## Opportunities for first-time homebuyers

Mortgage rates are still very attractive. A large number of homes on the market also means buyers are often able to negotiate to get a good price.

Time is running out to take advantage of a tax credit for first-time homebuyers. Close before December 1, 2009 to qualify for up to an \$8,000 tax credit. For more information, visit [www.irs.gov](http://www.irs.gov) and click on American Recovery and Investment Act of 2009.

Getting pre-approved for your mortgage loan means you'll be ready to buy when you find the home you want. Visit [www.vacu.org](http://www.vacu.org) to apply or call us for personal assistance.

## Save on insurance

### Auto, Homeowners & Rental Insurance for VACU members

As a VACU member you have access to a complete line of insurance solutions from top-rated companies. Through Virginia CU Insurance Services, experienced insurance agents will shop for the best coverage at the best price for you.

For more information and to request a quote online, visit [www.vacu.org](http://www.vacu.org) or call toll-free (866) 342-9334.



Not insured by NCUA or any Federal Government Agency. Not a deposit of or guaranteed by a credit union or credit union affiliate.

Insurance products are offered through Virginia CU Insurance Services, LLC, an insurance agency affiliate of Virginia Credit Union, Inc. (VACU), and Southwest Business Corporation (SWBC) and are underwritten by unaffiliated insurance companies. SWBC is not an affiliate of Virginia CU Insurance Services, LLC or VACU. Any insurance required as a condition of an extension of credit by VACU is not required to be purchased from Virginia CU Insurance Services, LLC and can be purchased from an agent or insurance company of the member's choice. For VA residents only. Business conducted with Virginia CU Insurance Services, LLC is separate and distinct from any business with VACU. Virginia Credit Union, Inc. (VACU) is not responsible for products and services purchased through Virginia CU Insurance Services, LLC or SWBC.

## Do we have your current address?

If your mailing or e-mail address has changed, please remember to let us know. We want to be sure your credit union statements and other important information reach you. There are several ways to update your address and contact information. You can call Member Services, go to [www.vacu.org](http://www.vacu.org) to find a printable address change form, write to us or visit a branch.



## Membership survey to be e-mailed in October

To help us better understand how well we are serving you and how we can improve, each year we conduct a survey seeking feedback from randomly selected members. The survey is sent by e-mail to efficiently gather feedback from a large number of members. Alan Newman Research, a national research firm based in Richmond, will handle the survey and compile the results.

No personal information is requested, and your responses are completely confidential and anonymous. If you receive the survey and have questions, please contact Member Services. Thank you in advance for your participation.

## Personal loans provide an affordable solution

Do you need to borrow for home repairs, medical expenses, bill consolidation or other reasons? At your credit union you can benefit from a fixed monthly payment that's easy on your budget. Apply today online or by phone, 24 hours a day.

## Once a member, always a member

Remember, you're a credit union member for life. Just keep your accounts active and in good standing. If you're planning to retire or move, we hope you will stay with us to enjoy your credit union benefits. We can help you with easy ways to use your credit union wherever you are.

## Attend a FREE seminar



### Location for all seminars:

VACU at Boulders Office Park  
7500 Boulders View Drive  
Richmond, VA 23225

### October Saver's Club Meeting Tues., Oct. 13, 6:30 - 7:30 p.m.

Join our facilitators and members as we discuss ways to teach children to save.

### Retirement Seminar

Tues., Oct. 20, 6:30 - 8:00 p.m.

Get information to help make informed decisions for your future, for retirement or when changing jobs.

### Building a Better Budget Seminar

Thurs., Nov. 5, 6:30 - 8:00 p.m.

Learn how to make the most of your money and build a practical budget that meets your needs.

### November Saver's Club Meeting Tues., Nov. 10, 6:30 - 7:30 p.m.

Join our facilitators and members as we discuss ways to save for retirement.

For more information, directions and to register, visit our web site at [www.vacu.org](http://www.vacu.org) or call Member Services.



## Changing Jobs? Retiring?

### A Message from the MEMBERS Financial Services Program

When you are making major decisions and planning for the future, it's important to understand your choices and feel comfortable asking questions. The MEMBERS Financial Services Representatives located at Virginia Credit Union are here to help you evaluate your options to decide what is best for you.

- PLOP assistance for State employees
- 401(K) and pension rollovers
- Retirement planning
- Fixed and variable rate annuities
- Life and long-term care insurance

For more information and to set up a no-cost, no-obligation consultation at a convenient branch or by phone, call (804) 560-5643 or (800) 285-5051, ext. 5643.

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. FR090911-C69B



G.C. Hudgins



Randolph Tate



## 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.

### QUIKLINE 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

