

MoneyTalk

QUARTERLY NEWSLETTER
FOR MEMBERS

Some things are better together

Sweeten the deal on your new home with Virginia Credit Union and Virginia CU Realty.

With mortgage and realty professionals working together, we can help you find your perfect house along with a great low rate. Plus, when you use Virginia Credit Union for your mortgage and Virginia CU Realty to buy or sell your home, you're eligible for money-saving rebates and discounts*.

What's the VACU difference?

At Virginia Credit Union, you won't be limited to a conventional mortgage. You'll find a wide range of options, including programs for first-time home buyers, VHDA loans, government options from FHA, USDA, VA, and many others.

Get started at vacu.org/home, where you'll find helpful online tools and videos that take you through the basics of the home buying process.

Experienced agents put your needs first.

Virginia CU Realty, an affiliate of Virginia Credit Union, has knowledgeable REALTORS® ready to help members and the community with buying or selling a home. "We have an opportunity to help members and the public with important decisions. Our agents make a point of listening carefully to their clients' needs, and can deliver on their expectations," says Angie Nishnick, Principal Broker for Virginia CU Realty.

Connect with our realty team at VACURealty.com.

* While you are free to select your own real estate brokerage and title insurance company in connection with your mortgage transaction, we offer our members a voluntary program that includes listing discounts for sellers and rebates at settlement. Specifically to qualify for the rebate, you must be a Virginia Credit Union member and close your mortgage through Virginia Credit Union, use Virginia Statewide Title Services for title insurance, and use an agent from Virginia CU Realty as your buyer's agent. Rebate void where prohibited. Certain restrictions apply. Not available in all areas.

Business conducted with Virginia CU Realty, LLC is separate and distinct from any business with Virginia Credit Union, Inc.



Protect your identity

Shred outdated personal and financial papers at one of our upcoming shred events. Documents will be shredded on a first-come, first-served basis.

Richmond

Saturday, April 20, 9 a.m. – 12 p.m.
VACU Administrative Headquarters
7500 Boulder View Drive
Richmond, Virginia 23225

Fredericksburg

Saturday, April 27, 9 a.m. – 12 p.m.
VACU Fredericksburg Branch
2150 Gordon W. Shelton Boulevard
Fredericksburg, Virginia 22401

Help support your local food bank.

Please consider donating canned goods for the local food bank at these events. Visit vacu.org/events for details.



Outdoor concerts

Check out the great lineup at Virginia Credit Union LIVE! at Richmond Raceway

JUICE WRLD

• Tuesday, May 14, 8:00 p.m.

THE 1975

• Wednesday, May 22, 7:00 p.m.

THE AVETT BROTHERS

• Sunday, June 9, 7:30 p.m.

STYX

• Friday, June 21, 7:30 p.m.

YOUNG THE GIANT AND FITZ & THE TANTRUMS

• Tuesday, June 25, 7:00 p.m.

“WEIRD AL” YANKOVIC

• Thursday, June 27, 7:30 p.m.

BIG & RICH

• Monday, July 8, 7:00 p.m.

JOJO SIWA

• Thursday, July 18, 7:00 p.m.

DARK STAR ORCHESTRA

• Thursday, August 15, 7:00 p.m.

Members can enjoy complimentary parking* to all Virginia Credit Union LIVE! at Richmond Raceway events.

Get more details at vacu.org/vaculive.

*Must show Virginia Credit Union Mastercard® debit or credit card at time of parking. (Photo courtesy of Richmond Raceway)

Federally insured by NCUA

Our lowest intro rate. Ever.

1.99% APR*

intro purchase rate for 12 months

on purchases and balance transfers made in the first 60 days after opening a new VACU Mastercard®. After that, the rate is variable 11.24%–26.24% APR.*

Choose from three great cards.

Whether you want an everyday low-rate, enjoy earning cash back or like to save up points for vacation, we have the card for you with no annual fee.

Apply by June 30, 2019.

Get started online at vacu.org/compare, call us or stop by a branch!

*CONDITIONS OF OFFER: Not all members qualify for this offer. Which promotional APRs for Purchases and Balance Transfers that a qualified member receives is based upon such member's standard APRs for Purchases and Balance Transfers. Purchases made and balances transferred within 60 days of card opening retain a promotional APR for 12 months from the posting date. After that, the APR changes to the Purchase APR and Balance Transfer APR in effect which is currently 11.24% to 12.24% Variable APR for Essential Mastercard; 13.24% to 14.24% Variable APR for Cash Rewards Mastercard; and 15.24% to 16.24% Variable APR for Flex Rewards Mastercard as of 4/1/19 and subject to change. We will begin charging interest on balance transfers on the transaction date. If payment is ever 90 days or more past due; the promotional APR is forfeited and reverts back to the Purchase and Balance Transfer APR then in effect and applies to the entire outstanding promotional balance. VACU is not responsible for any charge owed to any creditor because a payment was not applied by a specific date. VACU also reserves the right to decline any balance transfer request and may decline any that exceed the available credit limit. Visit vacu.org to view our Card Agreement & Disclosure Statement for more information.

Special
low-rate
offer



April is Financial Confidence Month

This April, your credit union wants to help you take steps to reach your financial goals sooner. We're here to encourage you to be financially fit with opportunities to learn and prepare for life events. You could even win a prize along the way.

NEW! Free online Financial Checkup

Get your Financial Checkup score.

Follow the advice.

Boost your financial confidence.

Virginia Credit Union's Financial Fitness Academy offers a Financial Checkup to let you know where you stand financially. Once you get your Checkup score, you'll get personalized tips and advice to help you boost your personal financial knowledge.

Improve your financial confidence with access to 200 financial education modules.

During the month of April, any member who participates in an online Financial Checkup at vacu.org/checkup is automatically entered for a chance to win one of five, \$100 prizes.*

Youth Savings Challenge

Is there a young person in your home? During April, each time a member 18 and under opens a new savings account or makes a deposit to an existing savings account, they are automatically entered for a chance to win one of five, \$100 prizes.*

Free financial workshops

VACU offers a wide range of free seminars and workshops throughout the year. During the month of April, anyone who attends a seminar will be entered for a chance to win one of five, \$100 prizes.*

If you're interested in finding out more about our seminars, visit vacu.org/seminars. Seminars are open to both members and non-members.

*Visit vacu.org/fcm for complete rules and additional information about Financial Confidence Month.



Free financial education seminars

Join us for upcoming free seminars at our Administrative Headquarters:

7500 Boulder View Drive
Richmond, VA 23225

Building a Better Budget

Tuesday, April 16
6:00 p.m. – 7:00 p.m.

Home Sellers

Thursday, April 18
6:00 p.m. – 7:00 p.m.

Are You Financially Healthy?

Tuesday, April 23
6:00 p.m. – 7:00 p.m.

Home Buyers

Thursday, April 25
6:00 p.m. – 7:00 p.m.

For a full list of upcoming seminars and to register, visit vacu.org/seminars.

NEW! Free financial education online

We've partnered with BALANCE to offer our members free online webinars.

Visit vacu.org/BALANCE and select 'webinars' to sign up.

Understanding Credit

Tuesday, April 9, 1:30 p.m.
Thursday, April 18, 8:30 p.m.

2018 Annual Report

Virginia Credit Union's 2018 Annual Report to members is available. Visit vacu.org/publications or call us to request a copy by mail.



BUSINESS SERVICES SUCCESS STORY

Sun Tribe Solar powers education on the Northern Neck

"Taking time to understand the financing that would make a significant solar power installation viable was one of the key benefits to working with Virginia Credit Union," said Taylor Brown, Chief Technical Officer of Sun Tribe Solar based in Charlottesville.

Jenny Boniface, VACU Senior Business Services Relationship Manager, worked with Taylor and his team as they planned a 2,100 solar panel array at Cople Elementary School in Westmoreland County. "Working with Virginia Credit Union has been great," said Taylor, noting how the construction and installation required a partner who understood the up-front capital needs and the long-term benefits of the project.

For other business success stories, visit vacu.org/stories and see how our business services team could help with your business needs.



A new look for vacu.org

This summer, we'll be introducing a newly designed vacu.org. We're also making it easier to use and navigate to help you find the information you need more quickly.

Look for more updates coming soon as we prepare to launch the updated site.

We're here to help!

(804) 323-6800
(800) 285-6609 vacu.org

Visit a branch Mobile

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