

MoneyTalk

QUARTERLY NEWSLETTER FOR MEMBERS



photo courtesy of Richmond Raceway

The best music is live music!

Virginia Credit Union LIVE!, the covered 6,000 seat amphitheater at Richmond Raceway, is bringing top musical acts to the Richmond region all summer long.

Check out the upcoming Virginia Credit Union LIVE! line-up

- **July 24** – YES
- **August 19** – CAKE & Ben Folds
- **September 20** – Portugal. The Man
- **September 29** – Off to the Races: The RVA Bluegrass Experience

Get your tickets at vacu.org/vaculive.

Show your VACU Mastercard® debit or credit card to receive free parking to all Virginia Credit Union LIVE! events.

Turn your credit or debit card on and off NEW!

At Virginia Credit Union, we got you! The security of your funds and convenient access to them are priorities for us. We recently added new features to your debit and credit cards we think you'll like.

Have you ever misplaced your credit or debit card? Get peace of mind while you look for it by turning your VACU Mastercard credit and debit card off or on with a simple swipe or click. This feature also lets you prevent new purchases within online banking or our mobile app.

It's easy to register. Just login to online banking or your mobile app to get started. For more information, visit vacu.org/onlinebanking.



Business Services Success Story

History comes alive

Originally built in 1925, The Hotel Weyanoke was a prominent fixture in downtown Farmville for more than 50 years. The hotel closed its doors in the 1980s when it became student housing for Longwood University.

Work to restore the historic beauty of the original hotel has been completed by The Hotel Weyanoke LLC, a business services member of VACU. The boutique hotel features a rooftop bar, two restaurants, a coffee shop, and 70 guest rooms.

For more business success stories visit vacu.org/stories.



Opportunities in the community

Farmville food pantry needs help to recover from flooding

Farmville Area Community Emergency Services (FACES) food pantry suffered extensive losses during flash floods in May. Virginia Credit Union's Community Outreach Team quickly partnered with The Hotel Weyanoke to challenge other area businesses to contribute. More than \$20,700 and several hundred boxes of cereal have been secured.



Want to get involved? Consider having your workplace host a food drive to help FACES restock its shelves! Get details at www.facesfoodpantry.com.

Virginia Credit Union employees take the MS Walk

More than 100 VACU employees and guests participated in National Multiple Sclerosis Society Walks in Richmond and Fredericksburg.

Through fundraising efforts, our employees were able to raise \$6,395 to benefit this great cause.



Budgeting tools at your fingertips?

We got you!

Interactive eLearning course

How money-savvy are you? Test your money smarts with our new, interactive eLearning course. Build your budgeting knowledge and reach your financial goals!

Visit vacu.org/buildabudget to get started.

BALANCE financial coaching

As a member, free financial coaching is available to you through our financial fitness partner, BALANCE. Get assistance with every aspect of personal finance, including homeownership, debt management, budgeting, student loans and more.

Find out more about all of the BALANCE programs at vacu.org/balance.

Congratulations to our scholarship winners!

We are excited to announce the 30 student members who were awarded Virginia Credit Union Scholarships for 2018. Students selected for the \$2,500 scholarships were recognized for scholastic achievement, community service, extracurricular activities, a written essay, and their work to help cover the cost of their education. Since its start in 1991, the Virginia Credit Union Scholarship has awarded \$1,081,000.

This year's winners are: Amirah Anderson, Kellie Brown, Linda Chambers, Haley Dumire, Electra Ellis, Emily Emerson, Devin Evans, Taylor Hill, Kaylee Johnson, Mason Kannon, Jamayca May Madolid, Jake Martin, Victoria Mulvihill, Naya Nicholson, Nikola Novak, Paxton O'Bryen, Zachary Palmore, Hannah Ramey, Rohan Ray, Jesse Sanderson, Noah Sieck, Madison Smith, Kaitlyn Sorenson, Anna Soroka, Trenton Tiller, Ragan Trask, Shavae Ward-Bullock, Maria Wass, Parker Watts, and Maryellen West.

To be eligible for the program next year, students must join VACU by December 1. Visit vacu.org/scholarships for more information.

High school students & Virginia Credit Union partner for award-winning results

When Ashlyn Doane, a Lee Davis High School Junior, called looking for assistance with her team's DECA competition entry on Financial Education, our VACU educators gladly answered. DECA is an organization that prepares emerging leaders and entrepreneurs in high schools and colleges around the globe.

Ashlyn, along with fellow students Hala Al-Mustafa and Kelsey Johnson, decided to focus on teaching other young people about personal finance for their project.

They worked together to design a comprehensive financial education program called "LIFE - Leaping Into Financial Education," which won 2nd Place in both the state and international DECA competitions held in Atlanta, GA in April. They partnered with our financial education team to teach students about checking, saving, budgeting, and the difference between credit and debit cards.

"When we talk to adults they often say, 'I wish someone would have given me this information before I was making financial decisions on my own.' We were glad to see that these Lee Davis DECA students already had that figured out," said Tom Katovsich, Senior Financial Education Specialist at Virginia Credit Union.



Confession: "I'm a product hoarder."

"Does anyone else have 1.5 million bottles of half-used products under every sink in their house? I'm talking about shampoos, lotions, perfume and cleaning supplies. If you can name a product, I can probably find a bottle of it hidden away in the house." *(continued)...*

▶ For the rest of this article and other posts by Virginia Credit Union employees sharing their insights about money, visit BOOST at blog.vacu.org.



Changing jobs? Retiring? Need help with your PLOP?

A message from the MEMBERS Financial Services Program

Now more than ever, retirement planning is important. If you're changing jobs or retiring soon, an important decision you may be facing is what to do with the money in your employer's pension plan, 401(k) or other deferred compensation plan. You generally have several options, and each has various aspects to consider.

The MEMBERS Financial Services Representatives located at Virginia Credit Union can help you evaluate your choices. You can feel comfortable asking questions and getting assistance to decide what is best for you. 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.

Securities sold, advisory services offered through CUNA Brokerage Services, Inc. (CBSI), member FINRA/SIPC, a registered broker/dealer and investment advisor. CBSI is under contract with the financial institution to make securities available to members. **Not NCUA/NCUSIF/FDIC insured, May Lose Value, No Financial Institution Guarantee. Not a deposit of any financial institution.** CUNA Brokerage Services, Inc., is a registered broker/dealer in all fifty states of the United States of America. **FR-2139369.1-0618-0720**



Join us at The Virginia Credit Union Moonlight Ride

This year's ride marks the 10th anniversary of Richmond's casual, family-friendly nighttime bike event.

It will take place Saturday, August 25 at 8 p.m. on a scenic course that goes through the Boulevard, Lakeside, Bryan Park, and Scott's Addition before finishing at Sports Backers Stadium with a street-party celebration for participants.

"The Virginia Credit Union Moonlight Ride is a great way to support the continued growth of cycling in Richmond and encourage active living," said Sports Backers' Meghan Keogh, event director for the Virginia Credit Union Moonlight Ride. "We share Virginia Credit Union's commitment to helping people reach their goals and look forward to working together on a successful event."

Registration is now open. As a Virginia Credit Union member, enjoy \$5 off the registration fee.

Register now at vacu.org/moonlightride.

Featured free seminars

Join us for upcoming seminars at our Boulders Office Park location:

7500 Boulder View Drive
Richmond, VA 23225

Home Buyers





Thursday, July 26, 6 p.m. - 7 p.m.

Home Sellers

Tuesday, July 31, 6 p.m. - 7 p.m.

For more information on these and other seminars and to register, visit vacu.org/seminars.

We're here to help!

-  (804) 323-6800
(800) 285-6609
-  vacu.org
-  Visit a branch
-  Mobile

Email: memsvc@vacu.org
Mailing Address: P.O. Box 90010,
Richmond, VA 23225-9010