

MoneyTalk

QUARTERLY NEWSLETTER
FOR MEMBERS



Two upcoming shredding events

Protect your identity when you shred outdated personal and financial papers at one of our upcoming shred events.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, October 26, 2019

9 a.m. – 12 p.m.

VACU Administrative Headquarters
7500 Boulder View Drive
Richmond, VA 23225

Fredericksburg – New location!

Saturday, November 2, 2019

9 a.m. – 12 p.m.

VACU Cosner East Branch
4531 Spotsylvania Parkway
Fredericksburg, VA 22408

Help support your local food bank.

Please consider donating canned goods for local food banks at these events.

Visit vacu.org/events for details.

Where do you stand financially?

Find out about the [Financial Fitness Academy](#).

Get your checkup. Follow the advice. Improve your financial confidence.

- Take your free online financial fitness checkup
- Get a personalized action plan to boost your financial fitness
- Access 200 online learning modules

Ready to take control of your financial future? Visit vacu.org/checkup to get started.

Join by December 1st to be eligible for our scholarship

The scholarship application for 2020 will be available in December. The Virginia Credit Union scholarship program has provided more than \$1.25 million in college scholarships to members of VACU since it was established in 1991.

To be eligible for the 2020 program, students must join VACU by December 1, 2019.

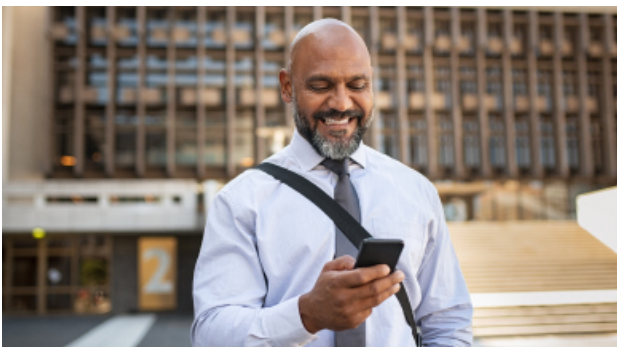
Visit vacu.org/join to join today.

Please accept my immense gratitude for the VACU scholarship. Because I'm planning on medical school following my undergraduate studies, my family and I are incredibly thankful for any financial help toward this goal.

Kayla B.

Christopher Newport University

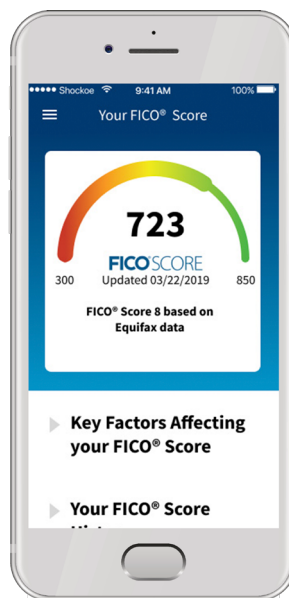
NEW! Your FICO® Score



Your FICO® Score will be available this month within the VACU mobile app. Members 18 years and older with a checking account or those who are the primary loan account holder can now view and track their score, updated quarterly, inside our mobile app.

For details visit vacu.org/mobileapp.

FICO and "The score lenders use" are registered trademarks of Fair Isaac Corporation in the United States and other countries.



(Sample score)

Go green & save time with eStatements

Save paper and time when you get your statements within online banking.



Electronic statements are an easy way to help the environment and help your credit union save money on mailing and printing costs.

To sign up for eStatements, first enroll in online banking. Once enrolled, log on, go to the eStatements tab, and click the "Enroll" button to complete the process.

Spread the word

If you're happy with the products and services at your credit union, please share the benefits of Virginia Credit Union membership with the people you know.

With free checking, low-rate loans, member discounts, scholarships and more, we could help your friends, family and co-workers achieve their financial goals, too.

It's easy to join online at vacu.org/join.

Tips for recovering after a storm

There is always potential for storm damage to your home or vehicle. Even with homeowners and auto insurance, you can be left with unexpected out-of-pocket expenses and high deductibles that can create a financial storm within your budget.



Contact your insurance company ASAP.

This is the most important thing to do if your house or car has been damaged.

Stay away from downed power lines. Downed power lines can be dangerous. Call 911 before approaching. To report downed lines and power outages, call your power company.

Take photos. Document any damage from several different angles before you start any clean-up or repair.

Use reputable businesses and contractors for repairs. Be wary of companies that appear in your neighborhood after a storm. Check with the Better Business Bureau to find ratings and reviews of contractors.

Access your emergency funds. If you have been saving money in your emergency fund, this may be the time to use those savings to prevent additional debt.

Consider a personal line of credit. Set up a line of credit in advance and have it ready as a source of funds in case of emergency. You can apply to get the funds you need quickly and easily. You won't pay any interest unless you access the funds.

For more storm-prep tips, visit vacu.org/learn.

Members, we want your help!

Join us on Saturday, November 2nd, 9 a.m. – 12 p.m. as we partner with HandsOn Greater Richmond to spruce up and complete projects for Richmond Public Schools' Woodville Elementary. Work alongside other VACU members as we paint, plant and beautify the school.



Visit vacu.org/events for details on how you can sign up to volunteer.

Nominate a Teacher of the Quarter

If you know an outstanding Virginia K-12 educator who exemplifies excellence, nominate them today! Each quarter we'll choose a Teacher of the Quarter winner who will receive \$250!

We understand the importance of equipping our communities with the knowledge they need to succeed, and we want to show our support to Virginia K-12 educators with our Teacher of the Quarter award.

Nominate a deserving teacher today at vacu.org/nominate.

Worry a little less

Protect your assets and find the best coverage with Virginia CU Insurance Services.

Now it's easier than ever to buy auto, home, renters and life insurance. Virginia CU Insurance Services offers a complete line of insurance solutions from top-rated carriers to help you protect your assets, so you get the best coverage at the best price.

Major insurance carriers mean protection and value for you. As an independent agency representing multiple companies, Virginia CU Insurance Services can shop for you to find the best coverage and price to meet your needs.

Personalized service from licensed insurance professionals. Experienced agents work hard to provide you the coverage you need at prices you can afford.

Get started today at vacuis.com.

*Insurance products are offered through Virginia CU Insurance Services, LLC (VACUIS), 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 VACUIS or VACU. Any insurance required as a condition of an extension of credit by VACU is not required to be purchased from VACUIS, and can be purchased from an agent or insurance company of the member's choice. VACUIS is licensed in Virginia only.

Business conducted with VACUIS is separate and distinct from any business with VACU. VACU is not responsible for products and services purchased through VACUIS or SWBC. Neither VACUIS nor SWBC is insured by NCUA or any federal government agency. Insurance products offered through VACUIS and SWBC are not a deposit of or guaranteed by a credit union or credit union affiliate, and may lose value.



Featured seminars

Join us for upcoming seminars at our Administrative Headquarters:

7500 Boulder View Drive
Richmond, VA 23225

Home Buyers

Tuesday, October 17, 6–7 p.m.

Strategies for Eliminating Debt

Tuesday, October 24, 6–7 p.m.

To get more information and to register for these and other seminars and online webinars, visit vacu.org/seminars.

Still our lowest intro rate. Ever.



Enjoy a **1.99% APR intro rate¹** for 12 months on purchases and balance transfers made in the first 60 days after opening a new VACU Mastercard.[®] After that, variable 10.99%–25.99% APR.

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. To compare cards and apply online, visit vacu.org/compare.

¹ 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 10.99% to 11.99% Variable APR for Essential Mastercard; 12.99% to 13.99% Variable APR for Cash Rewards Mastercard; and 14.99% to 15.99% Variable APR for Flex Rewards Mastercard as of 9/1/19 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.

We're here to help!

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(800) 285-6609

Visit a branch Mobile

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