



Teaming up to boost financial wellness.

Take advantage of Virginia Credit Union Partner Perks

Because your organization participates in Partner Perks, you and your family are eligible for Virginia Credit Union membership and all of the perks we have to offer. We're here to be a financial partner for life's important moments. Visit vacu.org/services for a complete list of products and services.

Checking & savings

- Free regular checking with no minimum balance
- Attractive rates on saving and deposits
- Direct deposit, automatic transfers and payments

Loans & mortgages

- New and used car loans with the same low rate
- Personal loans and lines of credit
- Home equity loans and lines of credit
- Mortgage loans for purchases and refinances
- Credit cards with no annual fees, cash advance fees, transfer fees or foreign transaction fees

Online & Mobile Banking

- Online Banking, Bill Pay, Mobile Banking
- Mobile deposit of checks from your phone
- 24-hour online account opening & loan applications with online account signature
- Debit and credit card on/off controls

Personal assistance in branches & by phone

- 18 VACU branches in Richmond, Colonial Heights, Fredericksburg, Farmville & Charlottesville
- Shared credit union branches in Virginia and nationwide for teller transactions
- Member Services representatives to help with services and loans by phone
- See Branch & ATM locations at vacu.org/locations

Account access at ATMs anywhere

- VACU ATMs with no ATM fees
- Fee-free ATMs in all Sheetz® & Wawa® convenience stores in Virginia
- No VACU ATM fee for 4 checking withdrawals per month at other network ATMs
- Rebates on other ATM fees available with qualifying checking activity. See vacu.org for details

Financial education resources

- Free educational seminars
- Online tools and resources at vacu.org
- Financial coaching through BALANCE

Insurance & investments*

- Access to financial management services
- Auto, homeowners and other insurance products available through national companies
- Access realty services for buying and selling a home

Other perks

- Member discounts
- Scholarship programs
- Family and household memberships

How do I get started?

Join online at vacu.org/join or at a branch. You can start with a \$5 membership deposit, apply for loans, and open savings and checking accounts at the same time with additional deposits.



Federally insured by NCUA

*These products are provided through independent companies for the benefit of VACU members. Certain exclusions may apply.