

# Let's talk business.



**Randy B. Gonzalez**  
Senior Vice President  
Chief Commercial Credit Officer

(804) 253-6084  
(800) 285-5051 Toll Free  
randy.gonzalez@vacu.org

Randy serves as Senior Vice President, Chief Commercial Credit Officer at Virginia Credit Union. In this role, Randy has management and oversight responsibilities for VACU's commercial loan portfolio including loan approvals, underwriting, loan administration and risk management.

After being in the industry for 35 years, Randy thoroughly enjoys working with the team to find ways to accommodate the financial needs of local businesses. He believes our members appreciate the creativity, responsiveness, and timely decision making is what sets VACU apart from other financial institutions.

No two businesses are alike. That's why Virginia Credit Union offers a wide range of competitive products and services for your business needs.

## Business Loans

- Commercial mortgages
- Term loans
- Lines of credit
- Credit cards

## Account Access

- Online and Mobile Banking
- Remote Deposit Capture
- Automated Clearing House (ACH)

## Business Deposits

- Checking Accounts
- Business Money Market Checking Accounts
- Business Savings Certificates

For more information on these and other services, please visit [vacu.org/business](http://vacu.org/business)

