



Teaming up to boost financial wellness.

## Partner Perks Spotlight

Your organization is a member of Partner Perks at Virginia Credit Union, and you're eligible for membership and all of the benefits we have to offer. We're here to help you make the most of your paycheck.



### Take our interactive eLearning course

Build your budgeting knowledge and reach your financial goals through our interactive eLearning course.

[visit vacu.org/buildabudget](http://vacu.org/buildabudget)



### New car vs. used car? Score the same low rate!

Whether you're "team new car" or "team pre-owned," with us you'll get the same low rate. Rates starting at 2.74% APR\*. Apply for pre-approval before you head to the dealership!

[visit vacu.org/mynewcar](http://vacu.org/mynewcar)



### Make the move and save!

Special transfer rates from 2.99% APR\*\* on our Essential Mastercard® with no balance transfer fee. Consolidate bills, pay off higher-rate debt with stores and other lenders. Transfer by 12/31/18.

[visit vacu.org/transfer](http://vacu.org/transfer)



### Join by 12/1/18 to be eligible for a scholarship.

If you or a family member are in college or heading there in 2019, join today to apply for one of our \$2,500 scholarships. Scholarship applications will be available 1/1/2019.

[visit vacu.org/scholarships](http://vacu.org/scholarships)

Not already a Virginia Credit Union member? Visit [vacu.org/join](http://vacu.org/join) to get started.



(804) 323-6800  
(800) 285-6609



[vacu.org](http://vacu.org)



Mobile



ATMs

\*Rate current as of 10/15/18 for qualified borrowers and subject to change.

\*\*Conditions of Offer: Not all members qualify for this offer. Which promotional APR for Balance Transfers that a qualified member receives is based upon such member's standard APR for Balance Transfers. Balances transferred from 10/1/18 to 12/31/18 retain a promotional APR for 18 months from the posting date. After that, the APR changes to the Balance Transfer APR in effect which is currently 10.74% to 21.74% Variable APR for Essential Mastercard as of 10/1/18 and subject to change. We will begin charging interest on balance transfers on the transaction date. 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](http://vacu.org) to view our Disclosures for Special Offers or Card Agreement & Disclosure Statement for more information.