

MoneyTalk

 QUARTERLY NEWSLETTER
FOR MEMBERS


Which home improvements pay off?

You've been in your home for a few years and you're looking for a change. If you decide to make upgrades to your existing home, you'll be able to enjoy the improvements yourself and perhaps recoup some of your expenses if you decide to sell in the future.

Top remodels that add value:

- **Remodel the kitchen.** Freshen up your kitchen with a new coat of paint, modern back splash and cabinet hardware. Replace older appliances with energy-efficient models.
- **Add energy-efficient windows.** Investing in new windows not only will improve your energy savings, but it also could help with the resale of your home.
- **Revamp your bathroom.** Breathe new life into this small room with a few updates, including the vanity, flooring, new lights and perhaps a more water-efficient toilet.
- **Freshen up the curb appeal.** Whether you add a paved walkway, add color to your flower beds or invest in a sprinkler system, keeping your lawn looking fresh adds nice curb appeal.

Ready to get started?

The equity in your home can be an affordable way to save on your projects. Let us help you put the equity in your home to work with a Home Equity Line of Credit that includes a special introductory rate. Find out more at vacu.org/equity today!

How to keep your holiday budget merry and bright

It's hard to believe that the holidays are right around the corner. Even though it's a "wonderful time of the year," the holidays can also be stressful, especially on a tight budget. Here are a few tips to stretch your budget and save for next year.

- Keep a list of who you are buying for and how much you plan to spend.
- Instead of purchasing individual gifts for everyone on your list, consider purchasing a family or a group gift.
- Don't wait until Black Friday to start shopping. Look for deals all year long.
- Skip the expensive wrapping paper.
- Keep your receipts and ask for refunds if you see the price drop.
- As you shop, track your spending with VACU's mobile app. Avoid overdraft fees by never spending more than you have in your account.

Remember these tips so your holiday can be merry and bright!

Visit vacu.org/holidaybudget for more information on holiday saving and budgeting.



Virginia Credit Union Business Services

"Regardless of loan size, whether it is a \$5,000 truck loan or a \$5 million real estate loan, Virginia Credit Union members appreciate the credit union's responsiveness and willingness to do business."

That's how Mike Noble, Executive Vice President and Chief Business Banking Officer, explains the rapid growth of VACU's services to local businesses. Growing to more than \$150 million in loans in just a few years, financing from VACU is helping local businesses expand, add jobs and equipment, build offices and invest in the community.

To read the full article and learn more about how our business services team can help you with your business needs, visit vacu.org/morebusiness.

Fall shred events

Richmond

Saturday, October 27, 2018

9 a.m. – 12 p.m.
VACU Administrative Headquarters
7500 Boulder View Drive
Richmond, Virginia 23225

Fredericksburg

Saturday, November 3, 2018

9 a.m. – 12 p.m.
VACU Fredericksburg Branch
2150 Gordon W. Shelton Boulevard
Fredericksburg, Virginia 22401

Help support your local food bank:

Please consider donating canned goods for the local food bank at these events. Visit vacu.org/events for details.

The Virginia Credit Union Moonlight Ride

Thanks to the 1,636 bicycle riders who joined us at the Virginia Credit Union Moonlight Ride. Congratulations to our bike winner, Simone! We can't wait to see everyone again next year!



Protect your account with your voice

VACU Voice ID is an added layer of security for your accounts when you call Member Services.

Just as everyone has their own unique fingerprint, each person's voice is unique, too. By measuring 140 unique characteristics of a voice, a digital 'print' can be used to verify a member's identity without requiring a list of security questions.

VACU Voice ID performs even if you have a cold, allergies, or a sore throat. Your voice print is digitally encrypted—and because it uses the unique combination of the physical and behavioral characteristics of your voice, it's designed to safeguard against fraudulent voice recordings and protects your account if anyone trying to steal your identity tries to call in.

Even if a fraudster knew your member number or had other personal information, VACU Voice ID would detect that it is not you calling in.

How to enroll: When you call our contact center, your member service representative will offer you the opportunity to enroll.

We are committed to using the most advanced technology to protect your information and accounts. For more information and FAQs, please visit vacu.org/voiceid.

The VACU First Annual Youth Advancement Grant awarded to CHAT

As part of our first annual Youth Advancement Grant, Virginia Credit Union awarded Church Hill Activities & Tutoring (CHAT) \$15,000 to support summer youth workforce training.

"The grant funding provided by Virginia Credit Union directly supported CHAT's workforce development efforts through our Work Leadership Institute" said Jackie Griggs, Director of Development for CHAT.

CHAT's workforce development programs include the Front Porch Cafe, Nehemiah's Workshop and On Point Prints, all of which create job opportunities to prepare youth for future financial success.

"We're looking forward to continuing to show our appreciation and support to the many non-profits who do so much hard work to help youth in our community," said Cherry Dale, Virginia Credit Union's Financial Education Director.

To see the impact of our Youth Advancement Grant and check out the youth workforce training at CHAT, visit vacu.org/youthgrant.



Opportunities in the community

Our employees regularly collaborate with a variety of charitable organizations.

VACU employees recently filled more than 250 backpacks for students through the YMCA Bright Beginnings Program.

How to get involved: Contact your local YMCA to find out about upcoming holiday programs in your community.



For every strike out thrown by a Richmond Flying Squirrels pitcher, Virginia Credit Union makes a \$5 donation. After 5 years, the Strike Out Hunger program has produced more than \$25,000 in contributions to FeedMore.

How to get involved: FeedMore relies on 250 volunteers a day to get food to those in need. Visit feedmore.org/volunteer to sign up.

Featured seminars

Join us for upcoming free seminars at our Administrative Headquarters:

7500 Boulder View Drive
Richmond, VA 23225

Identity Theft
Thursday, October 11, 6 p.m. – 7 p.m.

Home Buyers and Sellers Fair
Saturday, October 20, 9 a.m. – 12 p.m.

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

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 right program for 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 www.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.

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We're here to help!

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