

Let's talk business.



Ryan Melcher

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Ryan has worked in the financial industry for over twelve years with more than six years focused on assisting businesses of all sizes with their lending needs. He believes it's crucial to learn as much as possible about our members' businesses to build trust so that he, and the credit union, can assist with their goals. Everyone has a unique story to tell and Ryan wants to see local businesses succeed, expand and develop a great reputation in the community.

Building relationships and delivering the credit union's brand promise is at the top of Ryan's list for client interactions. He believes in VACU's culture that places members' best interests first and foremost, and his clients will always receive his undivided attention.

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

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