

# 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](http://vacu.org) for a complete list of products and services.

### Checking & savings

- Free regular checking with no minimum balance
- Attractive rates on savings 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

- 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](http://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](http://vacu.org) for details

### Financial education resources

- Free educational seminars
- Online tools and resources at [vacu.org](http://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



Federally insured by NCUA



## How do I get started?

Join online at [vacu.org/partnerjoinus](http://vacu.org/partnerjoinus), or take a photo of the QR code, and we'll waive the \$5 membership deposit. Ask your employer (or organization) for the referral and employer codes, or email us at [partnerperks@vacu.org](mailto:partnerperks@vacu.org).

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