

Lower fees. Great rates. Helpful services.

Checking

Free Regular checking
Extra Credit checking (ages 13-22)
Checking Plus with dividends
Enhanced Benefit checking
*applicants under age 15 must have a joint owner on the account

Savings & Certificates

Regular savings
Money market savings
Savings certificates
Health savings accounts
Traditional & Roth IRAs
Accounts for minors

Convenience Services

Online banking & bill pay
Mobile banking & deposit
eStatements
Debit card
ATM access anywhere with
ATM fee rebates*
Digital wallets
Change Jar automatic savings
Direct deposit
Payroll deduction
Automatic transfers
24-hour online account opening
24-hour loan applications
Online signatures for loans
24-hour phone banking
Shared branches nationwide
*visit vacu.org for details

Other Services

Free notary service
Official checks
Money orders
Wire transfers
Safe deposit boxes**
Coin counting machines**
Multilingual service
**at selected branches

Mortgages

Purchases & refinances
Primary & second homes
Investment properties
Land loans
Conventional loans
First-time home buyers
programs & seminars
FHA, VHDA, USDA & VA loans
Personal mortgage advisors

Loans

New & used car loans
Home equity loans & lines
Personal loans & lines
Motorcycle, boat & RV loans
Bicycle loans
Savings secured loans

Loan & Vehicle Protection

Guaranteed Asset Protection (GAP)¹
Vehicle Major Mechanical Protection¹
MEMBER'S CHOICE[®] Credit Life
and Credit Disability insurance²

Credit cards

Mastercard[®]
Cash Rewards Mastercard[®]
Flex Rewards Mastercard[®]

Business Services

Checking accounts
Money market accounts
Savings certificates
Loans & lines of credit
Commercial mortgages
Credit cards

Financial Education

Money management
Individual credit counseling
Free seminars
Online education resources

Other Benefits

College scholarships
Family & household memberships
Lifetime benefits

Member Discounts¹

Insurance services (see below)
Realty services (see below)
Tax preparation
Theme park tickets
Visit vacu.org for others

Insurance¹

Vehicle, home & renters insurance
Life insurance
Pet insurance
Travel insurance
Wedding insurance
Visit www.vacuis.com for details

Realty Services¹

Home purchases & sales
Visit www.vacurealty.com

Virginia CU Realty, LLC is a separate and distinct legal entity from Virginia Credit Union, Inc.



Title insurance

Retirement & Investments

Visit vacu.org for details

¹ Certain exclusions may apply. These products are provided to members through other independent companies for the benefit of Virginia Credit Union members.

² Underwritten by CMFG Life Insurance Company.

