

# DOLLARS & SENSE

**Holiday Closings**

Monday, May 29, 2023  
Memorial Day

Monday, June 19, 2023  
Juneteenth

**Board of Directors**

Gladys Berry, **Chairperson**  
Greg Ogrinc, **Vice-Chairman**  
Susan Gattie, **Treasurer**  
Peggy Willoughby, **Secretary**  
Linda Neily, **Director**  
Jo-Ann Rossetti, **Director**

**Management and Staff**

Tom Crapo, **CEO**  
Traci Martindale, **Loan Officer**  
Rebecca Coffran, **Teller**  
Barbara Kelleher, **Accounting**

**Supervisory Committee**

Jo-Ann Rossetti, **Chairperson**  
Marty Paronto, **Member**  
Stephen W. Willoughby, **Member**

**Contact Information**

PO Box 917  
1285 VA Cutoff Rd.  
White River Junction, VT 05001  
Phone: (802) 295-5104  
Fax: (802) 296-7308  
Email: info@vtvafcu.com

**Website:**

vtvafcu.com

**Lobby/Drive-Up Hours**

**Monday-Friday**  
8:30 am - 5:00 pm



VT VA Federal Credit Union NMLS# 493625

## PUT YOURSELF IN THE DRIVER'S SEAT



**GET PRE-APPROVED  
BEFORE YOU SHOP**

AUTOS (2020-CURRENT)  
AS LOW AS  
**4.74%** APR\*  
UP TO 24 MONTHS

We're serious about lending, it's why we have one of the lowest rates in town! Come in and see us about getting pre-approved so you know what your budget is before you go out shopping for your next car.

- Terms available for up to 7 years.
- Financing available for model years from 2010.

\*Annual Percentage Rate – Rates are subject to change. Actual rate will depend on an evaluation of your credit, loan term, model year and other factors.

Call or stop by to find out more! 802.295.5104  
1285 VA Cutoff Road White River Junction, VT 05001



## Refinancing Your Auto Loan Can:

- Reduce interest rate
- Reduce monthly payment
- Improve cash flow

**W**e refinance autos, no matter who you financed with! All you need is a 15-day payoff from your current finance company and an application to start the process. With our low auto rates we have been able to successfully reduce payment amounts, interest rate and sometimes even the term of the loan! Who doesn't love getting more for less? Come in and speak with one of our loan officers today to see how we can help!

Call or stop by to find out more. | 802.295.5104 | 1285 VA Cutoff Road White River Junction, VT 05001