



QUARTERLY NEWSLETTER

WINTER 2023

# DOLLARS & SENSE

### Holiday Closings

Monday, January 16, 2023  
Martin Luther King, Jr. Day  
Monday, February 20, 2023  
Presidents Day

### 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**  
Barbara Andrew, **Teller**  
Rebecca Coffran, **Teller**  
Barbara Kelleher, **Accounting**

### Supervisory Committee

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](mailto:info@vtvafcu.com)

### Website:

[vtvafcu.com](http://vtvafcu.com)

### Lobby/Drive-Up Hours

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



VT VA Federal Credit Union NMLS# 493625



## LET US HELP YOU FREE UP SOME CASH FOR YOUR HOLIDAY SHOPPING!

Take advantage of our **Holiday Skip-a-Pay** offer to help you reduce the stress of holiday shopping. You can choose to defer either December OR January's loan\* payments with no penalties.

\*Restrictions apply. Contact the Credit Union for more information.

## HOLIDAY SHOPPING LOAN

Let us help you with your holiday shopping! Check out our low, limited time holiday loan special. This offer won't last long, so ask us about it today!

**From December 1, 2022 through January 31, 2023, you can take advantage of the low rate special!**

\*Annual Percentage Rate – Rates are subject to change. Actual rate will depend on an evaluation of your credit and other factors. Maximum loan amount of \$1,500 and a maximum term of 12 months.



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