



YOUR QUARTERLY NEWSLETTER

SPRING 2021

DOLLARS & SENSE

SPRING SPECIAL!

as low as **7.50%***

KNOCK YOUR SPRING CLEANING PROJECTS OUT OF THE PARK WITH OUR LIMITED TIME "SPRING LOAN" SPECIAL.

Come in and see how you can take advantage of this limited time offer. Maximum loan amount is \$5,000.00, for a maximum term of 36 months. This special does not apply to current VT VA FCU loans or VISA loan balances.

*Annual Percentage Rate – Rates are subject to change. Actual rate will depend on an evaluation of your credit and other factors. This is a limited time offer.



as low as **9.99%***

A low interest credit card could help save you money on monthly payments. A low interest credit card is generally a good fit for someone who carries a balance from month to month. The Vermont VA Federal Credit Union offers Visa Credit cards with interest rates starting as low as 9.99% APY*. Call today to see how you qualify.

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

PUT YOURSELF IN THE DRIVER'S SEAT

GET PRE-APPROVED
before you shop

PRE-OWNED **2.99%** APR*
UP TO 60 MONTHS

NEW AUTOS
(2018-CURRENT)

1.99% APR*
UP TO 60 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! Even if you're not a member yet.

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

INTRODUCING OUR NEW VEHICLE PROTECTION SERVICE PLAN

Vehicle Protection Services Provide

KEY OR REMOTE REPLACEMENT - Replacement of lost, stolen or destroyed keys or remotes.

TIRE & WHEEL - Repair or replacement of punctured, cut or flat tires and wheels due to road hazards or pot holes; includes cosmetic wheel repair.

PAINTLESS DENT REPAIR - Permanently removes minor dents and dings without harming a vehicle's factory finish.

WINDSHIELD REPAIR - Repairs chips and cracks caused by propelled rocks or road hazard debris.

24/7 ROADSIDE ASSISTANCE - Provides towing, flat tire assistance, jumpstarts, essential fuel delivery and lockout services.

Ask a loan officer today how you can take advantage of this new program.



For a limited time, if you enroll in GAP Coverage with your auto loan we will take \$50.00 off the cost of the policy. It's double the savings, not only will you save the \$50.00, but you will save yourself the worry of the depreciating value of your car in the event of an accident and your car being totaled.

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



Holiday Closings

Monday, May 31st, 2021
Memorial Day

Monday, July 5th, 2021
Independence Day

Board of Directors

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

Management and Staff

Tom Crapo, **CEO**
Tracy (Hill) Thibodeau,
**Branch Manager/
Loan Officer**
Traci Martindale, **Loan Officer/MSR**
Ashleigh Taylor, **MSR**
Jackie Thurston, **MSR**
Barbara Kelleher, **Accounting**

Supervisory Committee

Susanne Rybczyk, **Chairperson**
Janice Porter, **Member**

Contact Information

PO Box 917
White River Junction, VT 05001
Phone: (802) 295-5104
Fax: (802) 296-7308

Website:

www.vtvafcu.com

Lobby/Drive-Up Hours

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



VT VA Federal Credit Union NMLS# 493625

SAVE THE DATE FOR OUR VIRTUAL ANNUAL MEETING **06.17.2021**

The Board of Directors is pleased to announce that the Credit Union's Annual Meeting has been scheduled for June 17, 2021, starting at 6:00 PM. Due to the continuing impact caused by the COVID-19 pandemic, the Credit Union will be holding this meeting in a virtual setting, specifically through an online conference service that will allow you to participate from the comfort of your home.

To register for the meeting, please send an email to annual.meeting@vtvafcu.com and ask to be registered. It's that simple!

This continues to be a difficult and ever changing time that we are all experiencing. Together with our employees and Board of Directors, our Credit Union remains committed to being available to our membership and community.



DID YOU KNOW?

The Credit Union has a number of services to make your life a little easier and more convenient. If you want to sign up for any of them, please contact us anytime at (802) 295-5104.

ELECTRONIC STATEMENTS

- View, download or print an electronic version of your statement online that looks just like the paper version you receive today.
- Email notifications sent right to your email address when a new statement is available.
- Added protection against identity theft.

The Advantage Of Funding An IRA early



Start funding an IRA early in the year to grow a bigger account.

What difference does it make to fund an IRA early? Plenty!

We are all conditioned to contribute to our IRAs in April for the prior year because that's the way it's always been done, but there's no question that funding your IRA on the first day of the calendar year – more than a year ahead of the deadline – does make a difference.

The Credit Union has several investment options available. We offer an IRA savings account as well as IRA Certificates of Deposit ranging from one year to five years. **Please contact a Member Services Representative or go to our website, vtvafcu.com to learn how we can help your nest egg grow.**

ELECTRONIC NOTICES

- Help us save paper and switch to electronic notices.
- Instead of mailing a paper notice when we need to tell you something about your account, we'll send an email instead.

ELECTRONIC ALERTS

- With e-Alerts, you're always in touch with your Credit Union accounts.
- E-Alerts are free, electronic messages about recent account activity.

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