



DOLLARS & SENSE

JOIN US FOR THE VIRTUAL 80TH ANNUAL MEETING

Wednesday, September 9th, 2020
Watch our website & Facebook
page for registration info.



VT VA Federal Credit Union is the oldest Credit Union in the State of Vermont. It opened its' first account in January 1939 and has served its membership ever since. This has only been possible with the involvement of its members. Our Board of Directors' and Supervisory Committee are examples of dedicated volunteers who help the Credit Union serve its members.

The best opportunity for Credit Union members to get involved in shaping the Credit Union's future is at the Annual Meeting. There, you have the opportunity to learn about the Credit Union's financial situation, the products and services we offer, current issues, goals, vision and anything else relating to the present day and future of the Credit Union.

We value our members' opinions not only during the Annual Meeting, but at any time throughout the year.

Visit vtvafcu.com/Contact-Form to register for this virtual event.

SUMMER LOAN SPECIAL

as low as
7.5%*
APR

Summer is a time for fun things. Maybe it's a vacation you want to take or things you want to get done to the house or a new lawn mower you've been needing. Whatever it is, let us help you with your financing.

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.

PUT YOURSELF IN THE DRIVER'S SEAT

GET PRE-APPROVED
before you shop

AUTOS
(New or Used)
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.



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.



Holiday Closings
Saturday, July 4th, 2020
Independence Day
Monday, September 7th, 2020
Labor Day

Board of Directors

Gladys Berry, **Chairperson**
Greg Ogrinc, **Vice-Chairman**
Susan Gattie, **Treasurer**
Mary Gardner, **Secretary**
Elizabeth Albergo, **Director**
Cathy Pearse, **Director**
Jo-Ann Rossetti, **Director**

Management and Staff

Thomas Crapo, **CEO**
Tracy Hill, **Branch Manager/
Loan Officer**
Traci Martindale, **MSR/ Loan Officer**
Karley Dickerson, **MSR**
Ashleigh Taylor, **MSR**
Jackie Thurston, **MSR**
Kay Bishop, **Accounting**
Barbara Kelleher, **Accounting**

Supervisory Committee

Susanne Rybczyk, **Chairperson**
Brenda Carter, **Member**
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



COME IN WE'RE
OPEN

**WE ARE PLEASED TO
ANNOUNCE THAT OUR
LOBBY IS OPEN TO SERVE
YOU ONCE AGAIN!**

We have missed you, and our staff is excited to welcome you back inside to take care of your banking needs in person.

Due to the COVID-19 social distancing restrictions, our lobby is limited to 3 members at a time and face masks are required to enter the lobby.

**COMING IN JULY
IRA CD'S**



In addition to our current investment option of the Individual Retirement Account (IRA) Savings Account, we will also begin to offer IRA Certificate of Deposits with a variety of different terms and rates, beginning in July. This will provide additional options when considering how to invest your IRA funds at the Credit Union.

Please be sure to watch our website (www.vtvafcu.com) and Facebook for updated information in the weeks to come!

SUPERVISORY COMMITTEE VOLUNTEERS NEEDED

The VT VA Federal Credit Union is currently recruiting for volunteers to serve on the **Supervisory Committee**. Duties include, but are not limited to, conducting cash counts, loan audits and verification of statements. Time commitment is approximately one four hour meeting a month between the hours of 8:00AM - 4:00PM, Monday through Friday. For additional information, please contact Susanne Rybczyk at (603) 298-8177.