



3600 OAKLAWN BLVD, HOPEWELL, VA 23860 804-541-1473 WWW.VANTAGEPOINTFCU.ORG THIRD QUARTER 2017

FALL AND WINTER LOAN SALE 10/1/2017 TO 12/22/2017

NEW AND USED AUTO LOANS

Low as **1.99% APR** for well qualified borrowers.
All Auto loan rates reduced by 1/2 percent along with longer terms. Qualifications apply

Get pre-approved and negotiate your deal with confidence



YOU CHOOSE FOR CHRISTMAS Apply now and avoid the rush!

\$1,000.00 FOR 10 MONTHS AT 10% APR
OR
\$1,200.00 FOR 12 MONTHS AT 12% APR



Christmas Clubs will transfer to regular saving on
October 13, 2017

SKIP - A - PAY

The holidays are a joyous time, but it can be hard on your budget and stressful for your mind.

To ensure our members can relax and enjoy the season, you can apply to skip your loans payments for either the month of December 2017 or the month of January 2018. Your request must be in 2 weeks prior to your loan due date. A fee of \$25.00 per loan for each skip-a-pay and your loan must be current at the time of your request.

Call our loan staff for more information.



VPFCU will be closed for the following upcoming holidays:

October 9, 2017	Columbus Day
November 23, 2017	Thanksgiving Day
December 23, 2017	<u>Saturday</u> -No Drive thru
December 25, 2017	Christmas Day
December 30, 2017	<u>Saturday</u> -No Drive thru
January 1, 2018	New Year's Day

Please note that beginning in 2018, Your credit union will be closed on all Saturdays preceding a Monday Federal Holiday

Interested in being a VPFCU Volunteer?
(Board & Committees)
Call Violet West 804-452-1121

VANTGAGE POINT FEDERAL CREDIT UNION

Your Security is our Priority!

With the recent announcement of a security breach at Equifax Credit Bureau we are providing the following information that may offer some level of protection against fraud from the potential compromise of files at Equifax. PLEASE READ BELOW

Equifax Breach Information

- o Equifax has established a dedicated website, www.equifaxsecurity2017.com, to help consumers determine if their information has been potentially impacted and to sign up for credit file monitoring and identity theft protection, which we are offering complimentary for one year to all U.S. consumers.
- o The offering, called TrustedID Premier, includes 3-Bureau credit monitoring of Equifax, Experian and TransUnion credit reports; copies of Equifax credit reports; the ability to lock and unlock Equifax credit reports; identity theft insurance; and Internet scanning for Social Security numbers. This is a comprehensive portfolio of services.
- o We have established a dedicated call center at 866-447-7559 to assist consumers. The call center is open every day (including weekends) from 7:00 a.m. – 1:00 a.m. Eastern time.

Please call the credit union if you have concerns or questions. 804-541-1473, any extension

BACK TO SCHOOL FAIR

Thanks to our Partners for their support with our back to school Fair

Brick & Associates

Vizo Financial

PW Campbell

CULIANCE

and

Our Platinum Partner – FedComp, Inc



Winner of the \$50.00 Target Gift Card donated by CULIANCE