



3600 Oaklawn Blvd Hopewell VA 23860 804-541-1473

Fourth Quarter-2018

## Supervisory Committee Verification of Accounts

The Supervisory Committee is performing the Annual Verification of Accounts. Please review your statement carefully. Report any discrepancies within 30 days, to  
Mary Ann White, Chairman  
P.O. Box 58 Hopewell, VA  
23860

### Your Credit Union needs YOU!

If you are interested in being nominated for the Board of Directors or serving on the Supervisory Committee, send a statement of your willingness to serve along with a brief resume of experiences that you believe are relevant to:  
Nominating Committee, P.O. Box 727, Hopewell, VA  
23860



We want to thank our current volunteers for all their hard work! Our credit union is what it is today because of the members who give their time and talents to ensuring our credit union is financially safe and sound for the future.

## Savings the Planet

Everyone is interested in saving the planet. Are you doing your part? E-Statements serve two functions. Your statement arrivals on your computer faster, and saves trees and postage. Paper statements are \$1.00 each month.



**Save a Tree and Save a fee  
Sign up for internet teller and E-Statements today!**  
[www.vantagepointfcu.org](http://www.vantagepointfcu.org)

Meet Kimberly Lemker



Kim, is our new Recovery Officer. You will get the opportunity to meet Kim on our teller line while she is in training. Come by and say hello.

Direct Dial Phone Directory 804 Area code

Violet West, President 452-1121  
 Carol Lee Smith, Loan Manager 541-1661  
 Latoya Brown, Accounting 541-1686  
 Stephanie Palmore, Sr. Lending 668-5540  
 Jackson Andrews, Lending 668-5543  
 Kim Lemker, Collections 541-1939  
 Stephanie Lindell, Senior Teller 668-5541  
 Teller Line 541-1473 Extensions: 107, 108, 109, 114  
 Main Phone 804-541-1473 - Follow prompts

VISA CREDIT CARD RATES  
 AS LOW AS 5.99% APR.  
  
 SHARE DRAFT (CHECKING)  
 OVERDRAFT PROTECTION  
 LOAN 13.5% APR  
  
 BEFORE YOU PAY TO MUCH  
 CALL YOUR CREDIT UNION FIRST!

**CLIP IT**

2018 Credit Union Closings

January 1, 2018	New Year's Day	
January 13, 2018	<b>Saturday</b>	
January 15, 2018	MLK, Jr Day	
February 17, 2018	<b>Saturday</b>	
February 19, 2018	Washington's Birthday	FOR WEATHER CLOSING TUNE
May 26, 2018	<b>Saturday</b>	INTO CHANNEL 6 –WTVR OR
May 28, 2018	Memorial Day	VISIT US AT :
July 4, 2018	Independence Day	<a href="http://www.vantagepoint.fcu.org">www.vantagepoint.fcu.org</a>
September 1, 2018	<b>Saturday</b>	
September 3, 2018	Labor Day	
October 6, 2018	<b>Saturday</b>	
October 8, 2018	Columbus Day	
November 10, 2018	<b>Saturday</b>	
November 12, 2018	Veterans Day	
November 22, 2018	Thanksgiving Day	
December 24, 2018	Christmas Eve –close at 2 PM	
December 25, 2018	Christmas Day	

Your Credit Union is closed EVERY Wednesday from 2 pm till 3 pm for Staff training.

## Help Us Protect You from Debit Card Abuse

**Participate if you get an automated call from us.** Our call is to protect your account and avoid restricting its usage.

We constantly monitor your ATM/debit card transactions for fraud. We look for usage out of your normal locale and for known fraud patterns. If we suspect fraud, we'll call and ask you to validate recent transactions.

Do we have your current contact information? Make sure we do.

**Protect yourself.** Regularly balance your accounts and look for unusual transactions. Call us immediately if you suspect fraud.

Be wary of strangers who call. DO NOT share with anyone your address, zip code, phone number, date of birth, social security numbers and expiration dates.

In stores and at ATMs, hide your card and PIN. Also watch for suspicious people; go elsewhere, if necessary. Criminals pick up your data with cell phones, cameras and mirrors. When paying with card make sure it stays in your sight.

**Your PIN is private. Do not share it!**

Never respond to e-mails asking you to verify card or account numbers. Don't use links to unknown websites. They may be collecting data or putting spyware on your computer. We want your money to be safe, Call us if you suspect fraud.

### Call us Before You Travel.

CARD VALET, is a mobile app. that allows you to turn your card on and off. If you do not have CardValet you will have to call the credit union to unlock your card for out of state travel and web purchases.

Using a CREDIT CARD for web purchases and travel protects your account.