



3600 Oaklawn Blvd Hopewell VA 23860 804-541-1473

Fourth Quarter-2018

FRAUD AND HOW TO PROTECT YOURSELF

- 1. CardValet**- Download the application on your iPhone or Android phone. This application will allow you to:
 - A. Turn your debit card **on and off**. Thus preventing unauthorized use of your card.
 - B. Set spending limits
 - C. Alerts you to low balance
 - D. Sends you notifications of all transactions
 - E. View pending transaction
- 2. Purchase** and install malware/virus protection on your computer.
- 3. Online statements**- Sign up for online statements and prevent your private information being subject to theft from your mailbox.
- 4. Do not** respond to unsolicited emails or phone calls from people asking for money or your personal information. This is how most fraud occurs. Don't click on email attachments or links in emails unless you are absolutely sure of who sent the email.
- 5. Never** share your PIN (personal identification number) for your Debit or credit card with others.
- 6. Buy** a shredder and shred documents that have identifying information.

A small amount of effort can help you prevent being a victim of fraud or identify theft.



ARE YOU MAKING IT EASY FOR ME TO STEAL YOUR IDENTITY AND MONEY?

Meet our newest Member Services Representatives



Shelly Estep



Janicia Cancel

Come by and say hello to the newest members of our team. They are excited to meet you and provide you with a great member service experience.

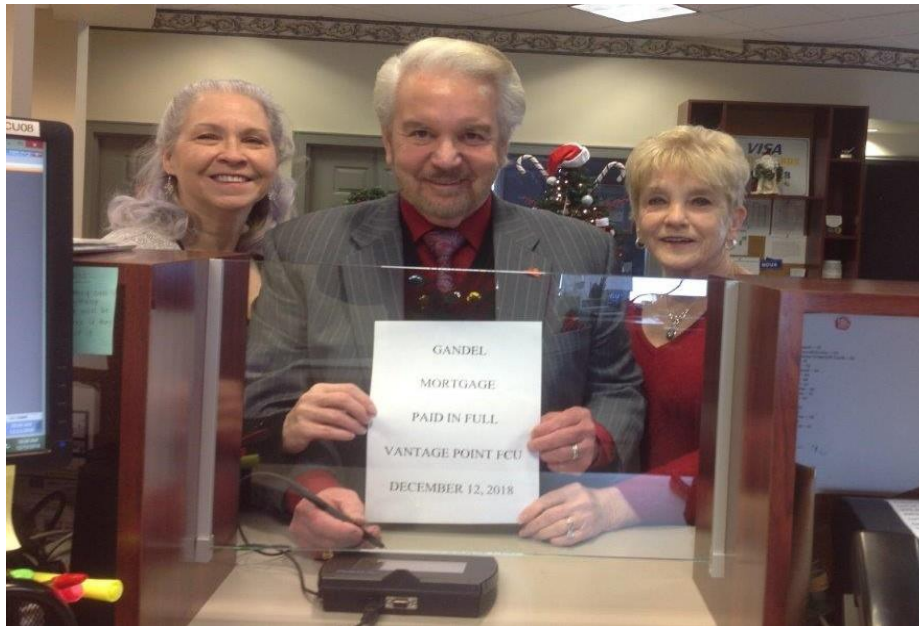
CLIP IT
2019 Credit Union Closings

January 1, 2019	New Year's Day	
January 19, 2019	Saturday	
January 21, 2019	MLK, Jr Day	
February 16, 2019	Saturday	
February 18, 2019	Washington's Birthday	FOR WEATHER CLOSING TUNE
May 25, 2019	Saturday	INTO CHANNEL 6 -WTVR OR
May 27, 2019	Memorial Day	VISIT US AT
July 4, 2019	Independence Day	www.vantagepointfcu.org
August 31, 2019	Saturday	
September 2, 2019	Labor Day	
October 12, 2019	Saturday	
October 14, 2019	Columbus Day	
November 9, 2019	Saturday	
November 11, 2019	Veterans Day	
November 27, 2019	Close at 2 Pm	
November 28, 2019	Thanksgiving Day	
December 24, 2019	Christmas Eve -close at 2 PM	
December 25, 2019	Christmas Day	

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

Member News

From left to right: Violet West, President, Bill Gandel and Ruth Gandel



William Gandel celebrated paying off his mortgage loan on 12/12/2018. Bill who has been a long time member of Vantage Point FCU was instrumental in helping to bring Prince George County into the field of membership of the credit union, back when the credit union was known as Synthetics Federal.

Bill who is our "Most satisfied Member" also stated " This is the first time I have been debt free and I owe that to the outstanding financial services provided to me by my credit union. The low interest rate I received on my mortgage loan allowed me to pay it off early!" Bill goes on to say " I truly appreciate all the staff and management of Vantage Point Federal Credit Union."

Bill and Ruth, It's Vantage Point Federal Credit Union that appreciates you and your loyalty over the years. Thank you for supporting and being a part of the credit union family. Best Wishes to you and yours for a happy and prosperous future.

-Violet West, President