



LOAN PROMOTION!!!

FOR A LIMITED TIME GET .5% OFF A NEW
OR USED AUTO LOAN!!!

MINIMUM RATE IS 2.74% APR*

*Annual Percentage Rate

Credit worthiness and restrictions apply
Contact us for more details.

ENDS MAY 31, 2020

LOAN PROMO

**Bring Your Auto Loan
to back to VFCU!**

-Up to 1% off your existing rate

-Minimum rate is 2.74% APR*

Call your VPFCU loan officer Stephanie
for more details and restrictions.

*Annual Percentage Rate

VISA

**Apply For a Credit
Card!**

-Rates as low as 6.99% APR*

-Why pay those high retail store rates?

-Why pay high rates for cash back and
travel when you can save with a Vantage
Point VISA credit card with every-day low
rates!

*Annual Percentage rate

MORTGAGE LOANS

Tired of paying rent?

To better serve our members with home
buying needs we now offer mortgage
loans!

Contact Stephanie here at the credit
union to get started on your way to a new
home!

MEET THE NEW PRESIDENT/CEO

Penny Williams has been involved in the credit union movement since 1978. She began as a back office clerk and has diligently worked her way through the ranks. Her success, experience and dedication to credit unions is greatly appreciated and we are happy to have her on our team. Join us in welcoming her to the Vantage Point Federal Credit Union family!

Violet West will stay on with the credit union for a few months and then will be on her way to retirement happiness!



Welcome Heather, Jessica, Jennifer & Miarka to the VPFCU team!

Stop in and say Hello!



HOURS OF OPERATION:

LOBBY

MON. - FRI. 9am -
5pm

DRIVE THRU

MON. - FRI. 9am -
6pm

SAT. 9am - 12pm
DRIVE THRU ONLY

THE ENTIRE
CREDIT UNION IS
CLOSED EVERY
WEDNESDAY
FROM 2pm - 3pm!



Understanding Regulation D:

Limitations on withdrawals and transfers from SAVINGS ACCOUNTS.

These accounts are considered saving accounts: Regular Shares, Easy Saver, Christmas Clubs and Vacation Clubs.

A transfer fee of \$5.00 will be deducted from your account each time you exceed the 6 covered transfers or withdrawals per calendar month.

Supervisory Committee is conducting a verification of member accounts. Please review your statement and if you have any questions or concerns please notify the committee in writing to:

PO Box 58 Hopewell VA 23860



Remembering our chairman, Donald Bagshaw...

HOLIDAY CLOSINGS

Please note that your credit union will be
CLOSED on all Saturdays preceding a Monday
federal holiday

- | | |
|--------------------------|---------------------------------|
| ✚ Martin Luther King Day | ✚ Veterans Day |
| ✚ Washington's Birthday | ✚ Thanksgiving Day |
| ✚ Memorial Day | ✚ Christmas Eve - Close at 1 pm |
| ✚ Independence Day | ✚ Christmas Day |
| ✚ Labor Day | ✚ New Year's Eve - 1 Pm |
| ✚ Columbus Day | ✚ New Year's Day |

(804) 541-1473 (phone)

(804) 458-6573 (fax)



OTHER IMPORTANT NUMBERS:

Telephone Teller 804-458-3998

Bill Pay 866-739-2153

Check Reorders 800-355-8123

Debit Card (Lost/Stolen) 800-472-3272

Debit Card (Fraud Dept.) 800-262-2024

Debit Card (Activation) 866-333-9337

VISA Credit Card (Lost/Stolen) 800-808-7230

VISA Credit Card (Fraud Line) 800-600-5249

Member Insurance Products (Life, Disability, Accidental) 800-779-5433

American Income Life Policy Owner Services 800-433-3405