

October 2019



TRIPLE D LOAN SPECIAL

If you are in the market for a car loan, home equity loan or personal loan, now is D time!

October 21st - November 30th

If you obtain a loan from Connects of \$10,000 or more you can choose one of the three Ds:

DISCOUNT

.50% off of regular loan rates¹

DELAY

No payments for 90 Days²

DEPOSIT

\$100.00 into your Connects share Account³

Excludes Credit Cards and First Mortgage Loans. All applicants must meet qualifying credit criteria. Loan rates based on credit worthiness.

¹Discount applies to regular loan rates, no other discounts apply.

²Payments will not be due until 90 days after loan is booked. Interest will continue to accrue.

³\$100.00 will be deposited into your share account after 3 months from date loan is booked provided loan payments have been made as agreed. Deposit will be credited by the 10th day of the month following the third month of the required waiting period.



Your Give-A-Little-More, Live-A-Little-More *Holiday Loan*

Whether you've got big plans for holiday shopping, gift giving, or getting away, a Holiday Loan from Connects Federal Credit Union can help you add a little more to your holiday season.

HOLIDAY LOAN

as low as **3.25%^{APR*}**

18-MONTH TERM

DECEMBER 1ST, 2019 - JANUARY 31ST, 2020

Stop by the Credit Union or visit connectsfcu.org to learn more.

*APR= Annual Percentage Rate. Quoted rate is the lowest available rate and is based on a discount of 5.00% off our regular 13-48 month term rates. Maximum loan term for promotional rate is 18 months. Your rate will be based on your credit history and may be higher. Offer valid from December 1, 2019 through January 31, 2020. Rates and Terms subject to change without notice. Payment Example: \$57.00 for every \$1000.00 borrowed at lowest available rate of 3.25% APR.

GET MORE *Jingle* FOR YOUR JOLLY

Our **Holiday Skip-A-Pay program** is back, making it easy to fill your pockets with jingle and your season with jolly! To take advantage of this special offer, simply choose to skip your November or December loan payment(s) and enjoy the extra cash for holiday shopping, gifting, getting away, and more.

To take advantage of this special offer, simply watch your mailbox for more information and to complete the Holiday Skip-A-Pay form coming your way soon. Some restrictions apply. Please contact the Credit Union for details.



COMMUNITY CONNECTION

Toys for Tots:

We will be collecting toys from late November through early December for Toys for Tots. Donated toys must be new and unwrapped. Collection bins will be in the lobby of each branch.



Hanover Branch Recognition:

We are pleased to announce our Hanover Branch received the Award of Best Financial Institution in Hanover County! Congratulations to our Hanover Branch staff and management for your outstanding work and dedication to the community.



Glen Allen Days: Be sure to visit the Glen Allen Days on October 5th at Meadow Farm Park. Stop by the Connects booth to say "Hi" and spin the wheel for a fun prize!

HOLIDAY CLOSINGS

COLUMBUS DAY

Monday, October 14

THANKSGIVING

Thursday, November 28
Friday, November 29
Saturday, November 30

CHRISTMAS

Tuesday, December 24
Wednesday, December 25

NEW YEAR'S

Tuesday, December 31 (closing at 1p.m.)
Wednesday, January 1, 2020



International Credit Union Day Local Service. Global Reach.

Thursday, October 17, 2019

Since 1948, International Credit Union Day has been celebrated annually on the third Thursday of October. Each year, the international event affords the opportunity to remember credit unions' proud history and promote awareness of and support for the credit union and financial cooperative difference. This year's theme, "Local Service. Global Reach." speaks to how each credit union serves a local community—and it is because of that local service in communities across the world that we have a global credit union movement that's now 260 million members strong.

We invite you to stop by the Credit Union on Thursday, October 17 to join in our ICU Day celebrations. We look forward to seeing you there!

Christmas Club Account DISBURSEMENTS

If you're a Christmas Club Account holder, your accumulated savings and dividends will be transferred to your regular share account during the first week of October. Happy Holidays from everyone here at Connects Federal Credit Union!



Did you forget to plan ahead? Christmas Club accounts are designed to help you plan ahead for the holidays. You already know you'll be shopping for all of your friends and family, so why not plan ahead? Partner the account with a payroll deduction and you'll automatically save money for holiday shopping every time you get paid!

DAYLIGHT SAVING TIME REMINDER

Daylight saving time ends
Sunday, November 3 at 2a.m.

Please remember to set your clocks back one hour before you go to bed Saturday night.



www.connectsfcu.org

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HENRICO/WEST-END
7700 Shrader Rd.
Richmond, VA 23228

HANOVER/MECHANICSVILLE
9280 Chamberlayne Rd., Suite 100
Mechanicsville, VA 23116

CHESTERFIELD
9960 Midlothian Turnpike
North Chesterfield, VA 23235



This credit union is federally insured by the National Credit Union Administration.

Connects Federal Credit Union, a member-owned financial cooperative exists to provide professional, economical and convenient quality services while maintaining financial stability. In order to be the primary financial source, we will safeguard member assets with continued growth to meet member needs.

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