

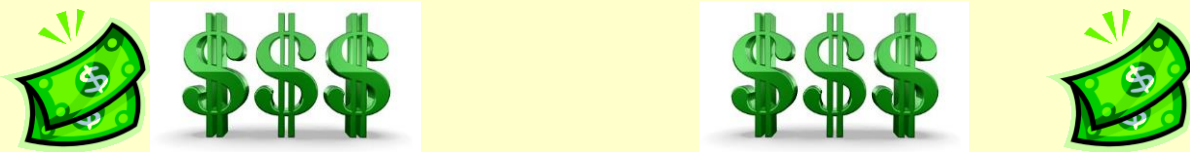
NEWSLETTER



March 31, 2018

Valley Hills Federal Credit Union, 701 S Mt Vernon, San Bernardino, CA 92410
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SPRING LOAN PROMOTIONS ARE BACK FOR 2018! DOUBLE THE AMOUNT OF UNSECURED MONEY YOU CAN APPLY FOR



During the months of April, May and June 2018, you may apply for double the amount of unsecured money that you qualify for!! If you qualify for \$1,500, you may apply for \$3,000, if you qualify for \$10,000, you may apply for \$20,000. Now is the time to get those high rate credit cards paid off, go on that dream vacation, or do some repairs around the house.

Vacation Loans



April, May and June, 2018 Vacation Loan Special. \$2,000, 12 months, 2% below the rate you qualify for.

50th Annual Meeting Results

On March 1, 2018, the credit union held its 50th annual meeting at Valley College. We would like to thank everyone who attended for celebrating with us. Your Board of Directors include Manuel Loera (incumbent), Mark Williams (incumbent), Omar Castro (newly elected) and John Loy, newly elected (newly elected).

SCHEDULE OF FEES

New Member (waived during 2016)	\$1.00
Late Loan Payment (after 10 days)	\$15.00
Returned Mail	\$5.00
Inactive (after 12 months)	\$20.00 qtr
Stop Pmt	\$30.00
Wire	
Incoming	Free
Outgoing	\$30.00
Returned Deposited/Payment item	\$25.00
Unclaimed Property Notification	\$2.00
Levies/Garnishments-IRA, State, Marshall, etc.	\$30.00
Account Research (min \$25.00)	\$25.00

Dividends as of April, 2018

Regular Shares		
\$50.01-\$10,000.00		.20% APY
\$10,000.01+		.33% APY
IRA		
\$500.00+		.35% APY
Holiday & Vacation Clubs		
\$5.01+		.20% APY

Refer a Co-Worker Promo is Back

During the months of April, May and June, 2018, we invite you to refer a co-worker and have your name entered into a drawing for a \$100.00 deposit into your account with us.

For every District Employee that opens an account with us that was referred by you, your chances of winning increase. Refer 5 employees and they open an account during the 3 months, your name is in the drawing 5 times.

What's in it for the referred co-worker?

In a separate drawing for \$100.00 deposit into their account with us, their name is entered for each service/product they sign up for at the time of opening. Open an account and start payroll deduction, their name is entered 2 times; apply for a loan at time of opening we'll add their name a total of 3 times.

Not only is the referred co-worker able to enjoy all the benefits of membership with VHFCU, but we're going to waive the \$1.00 membership fee AND waive the minimum balance requirement as long as they sign up for payroll deduction of at least \$10.00. (\$50.00 balance needed to use any other services.)

Your Credit Union Officials**BOARD OF DIRECTORS**

Yendis Battle-President
Manuel Loera-Vice President
Mark Williams-Secretary
Baybie Scudder-Treasurer
Omar Castro-Director
John Loy-Director
Bonnie Rodriguez-Director

SUPERVISORY COMMITTEE

Martha Camacho-Kelly-Chairperson
Noemi Elizalde-Member
Dan Kelly-Member

Heather Jedinak-Manager
Kathy Innes-MSR