

NEWSLETTER



September 2020

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IMPORTANT CORONAVIRUS INFORMATION

The credit union is still here to help you with your financial needs

The Credit Union will now be accepting appointments if you would rather do business face to face. Please call or email and we will confirm a time with you. As our building is still locked, we will conduct the business outside. We ask that you wear a mask and be on time. Appointments are available 9:00 am until 2:30pm.

Getting Loans is so much easier during this time

Now that we know the college won't be open until 2021, the credit union has signed up with DocuSign so signing loan documents is much easier. Once you're approved, we'll send your loan documents to you through DocuSign. You can do an electronic signature(s) and when we get them back, we'll send your loan check out that day. The whole process can be completed in a day.

LOAN PROMOTIONS THROUGH DECEMBER 31, 2020!

DOUBLE THE AMOUNT OF UNSECURED MONEY YOU CAN APPLY FOR

Instead of just through June 2020, we've extended this promo through the end of 2020. 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 just give yourself some breathing room.

NEW MONEY UNSECURED LOANS-2% BELOW THE RATE YOU QUALIFY FOR!

On all new money unsecured loans, your rate will be 2% below the rate you qualify for. If you normally qualify for an unsecured loan at 8.5%, your rate will be 6.5%; if you normally qualify for an unsecured loan at 18%, your rate will be 16%, etc. This is for new money loans only and does not qualify for refinancing of your existing unsecured loans. Normal qualifications apply.

SCHEDULE OF FEES

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

Dividends

Regular Shares		
\$50.01-\$10,000.00		.15% APY
\$10,000.01+		.28% APY
IRA		
\$500.00+		.35% APY
Holiday & Vacation Clubs		
\$5.01+		.15% APY

What to Do If Your Income Is Interrupted or Lost Unexpectedly

4 Financial Steps to Take If You Can't Work

- Assess Your Budget and Prioritize Your Expenses
- Find Out if Your Employer Has Remote Working Options, Sick Leave, or Other Supporting Benefits
- Draw on Your Assets (with a Plan)
- If You Have Debt, Talk to Your Creditors

Your Credit Union Officials

BOARD OF DIRECTORS

Yendis Battle-President
 Manuel Loera-Vice President
 Mark Williams-Secretary
 Bonnie Rodríguez-Cruz-Treasurer
 Rocio Delgado-Director
 Phuong Nguyen-Director
 Baybie Scudder- Director

SUPERVISORY COMMITTEE

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

Heather Jedinak-Manager
 Kathy Innes-MSR