

NEWSLETTER



Valley Hills Federal Credit Union, 701 S Mt Vernon Ave, San Bernardino, CA 92410
P 909.384.4498 F 909.885.4690
www.vhfcu.org hjedinak@sbccd.cc.ca.us, kinnes@sbccd.cc.ca.us

June 2023



2.20%

We still have low loan rates!!!

8.50%

We have some of the lowest loan rates around, qualified members can get vehicle loans for as low as 2.2% APR and unsecured loans for as low as 8.5% APR.



SHARE US WITH YOUR FAMILY

Did you know that membership in Valley Hills FCU is open



to your family?



SUMMER SKIP LOAN PROGRAM

Are you finding yourself short of money this summer? Wouldn't it be nice not to have to make those loan payments in July and August and use that money for other things? New loans can be set up on our Summer Skip program.

Wouldn't it be nice to have cash when you needed it? How many times have you had to use credit and borrow money for things you knew were coming up like holidays or vacation?

Your credit union has savings accounts for those very purposes. With payroll deduction, you can watch your holiday club and vacation club accounts grow without having to do a thing!!

When the time comes, the money will be available and ready to spend.

SIGN UP TODAY

FEE SCHEDULE	
New Member	\$ 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
Outgoing (domestic only)	\$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/hr
Forced Placed Insurance	\$30.00

Dividends	
Regular Shares	
\$50.01-\$10,000.00	.1000% APY
\$10,000.01+	.1501% APY
IRA	
\$500.00+	.2002% APY
Holiday & Vacation Clubs	
\$5.01+	.10% APY

REFER YOUR CO-WORKER PROMO IS BACK!!

During 2023, 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. This will be a quarterly drawing.

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; also 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

Phuong Nguyen-President
 Manuel Loera-Vice President
 Mark Williams-Secretary
 Bonnie Rodriguez-Treasurer
 Rocio Delgado-Director
 Denise Knight-Director
 Baybie Scudder-Director

SUPERVISORY COMMITTEE

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

Heather Jedinak-Manager
 Kathy Innes-MSR