

NEWSLETTER

Valley Hills Federal Credit Union, 701 S Mt Vernon Ave, San Bernardino, CA 92410
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September 2023

Fall Loan Promotion

Holiday Loans

October, November and December, 2023 Holiday Loan Special.

\$2,000, 12 months, 2% below the rate you qualify for.

No payment until January 2024.



VISA GIFT CARDS



Loadable from \$10.00 to \$1,000.00. Low fee of \$5.00 each.

Withdraw from your account or use cash to purchase.

Free To Join The Credit Union

We are waiving the membership fee, depositing your first \$5.00 and if you sign up for deductions of at least \$10.00, we will not require you to make the required \$50.00 minimum deposit. Tell your co-workers and family!

Must have \$50.00 in your account to use any other credit union service.

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.)

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