

NEWSLETTER

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BONUS DIVIDENDS AND LOAN INTEREST REBATE

Your Board of Directors has voted to again thank you for supporting us and keeping us a strong viable small credit union, by paying you a bonus dividend and a loan interest rebate. We know we have limitations due to our size and are unable to provide all the services that the much larger credit unions may offer you, but you have continued your support of us and this is our way of saying THANK YOU.

Your Board of Directors has voted to pay you a 50% DIVIDEND BONUS on all regular savings accounts and a 10% INTEREST REBATE on all open loans in good standing.

On your savings this means if you earned \$10.00 in dividends for the year, we've added an additional \$5.00 to your account.

If you have an open loan in good standing with us at the end of the year, we are returning to you 10% of the total interest you paid us for the year on that loan.

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 CONTINUING!!

During 2024, 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

- Open-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