

NEWSLETTER

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REMINDER-REFER YOUR CO-WORKER PROMO IS BACK!!

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.

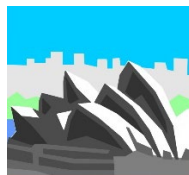
For every District Employee that opens an account with us that was referred by you, your chances of winning increase. Refer 5 employees and they open an account during the 3 months, your name is in the drawing 5 times.

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 if they sign up for payroll deduction of at least \$10.00. (\$50.00 balance needed to use any other services.)

Vacation Loans



April, May and June, 2024 Vacation Loan Special. \$2,000, 12 months,
2% below the rate you qualify for.

CHANGE IN THE LIMIT QUALIFICATIONS FOR UNSECURED LOANS

The amount you can qualify for on unsecured money will be tied to your length of employment.

- Members with under a year of service may borrow up to \$3,000-24mns.
- Members with a minimum of one year of service may borrow up to \$5,000-36mns.
- Members with three years of service may borrow up to \$7,500-36mns.
- Members with five years of service may borrow up to \$10,000-36mns.
- Members with seven years of service may borrow up to \$15,000-48mns
- Members with ten years and over service of service may borrow up to \$20,000-60mns.

Rates are still tied to your credit score.

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+	.1000% APY

Reminders

WHO'S YOUR BENEFICIARY?

We just want to remind you that it may be time to check on who the beneficiary is on your account. If you've had your account for years and don't know who you're leaving your account money to, you may want to come and check with us.

Fillable Loan Applications on Website

Fillable loan applications are available via the website. Find out what Fridays we're open; see our current rates; and keep up on all our products and services. We invite you to come and take a look at www.vhfcu.org

Your Credit Union Officials

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