

Brighten

your

New Year

with

Low Loan Rates!



January 2023

NEW & USED VEHICLES

Receive up to a .20% discount with Apple Rewards. **

HOME LOANS

Receive LOW rates on your largest asset.

(Refinances are available on existing VECU loans.)

PERSONAL/SIGNATURE LOANS

Receive up to a .20% discount with Apple Rewards. **

CREDIT CARDS

Receive the convenience of a card with non-variable rates and no annual fees.

VECU Loans to ALL Credit Scores!

Visit www.vecu.org or call 757.930.2425 and select Option #2 to apply for a loan today!***



** Must qualify for VECU Apple Relationship Rewards.

*** Loan rates based on terms and credit worthiness. Other restrictions may apply.

Holiday Closings

Martin Luther King Jr. Day

Monday, January 16

Presidents' Day

Monday, February 20

Spring Holiday

Monday, April 3



(A flight simulator at Denbigh High School's Aviation Academy)

Take Your Legislator to School Event

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Community Corner

Scholarship Opportunities

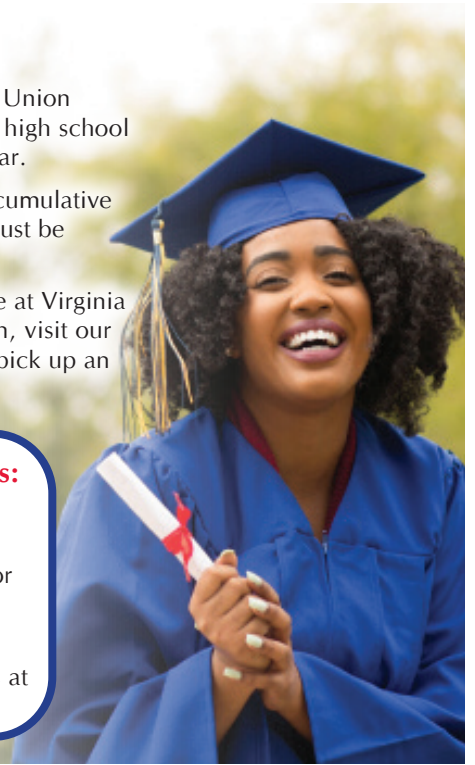
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A special thank you to the participating students for their own excellent follow-up questions!

Financial Literacy

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VECU offers FREE financial literacy presentations for all ages including students, faculty, school employees and PTA groups. Please contact VECU at financialliteracy@vecu.org or call 757.930.2425 ext. 905 to schedule a presentation today





A New Year's Resolution

(SIMPLE TIPS FOR AVOIDING IDENTITY THEFT)

Many Americans are concerned about someone stealing their credit card, check, or debit card numbers, but they may be ignoring an easy way thieves can access financial accounts: receipts and passwords.

Discarding receipts that have valuable information greatly increases the risk of credit and debit card fraud. Thieves can easily find receipts with financial or personal information in trash cans. Here are some easy steps you can take to prevent thieves from stealing your financial information:

- Shred all preapproved credit offers received in the mail, credit and debit card receipts, insurance forms, financial statements, and other paperwork containing personal or financial information.
- Check credit union statements and other financial statements monthly for discrepancies and order a credit report once a year to make sure no one else is using your personal information to obtain credit cards or services at annualcreditreport.com.
- Do not carry your Social Security card in your wallet.
- Do not share or carry any passwords on your person.
- Be hesitant about giving personal or financial information over the telephone—make sure you know the caller and know how the information will be used. (VECU has your personal and financial information, so we will not need to call you for this.)

TIMELY TAX TIPS



April 15th may seem far away, but taking control of your tax situation now can save you time and frustration later. By getting a jump start you'll have time to request copies of missing documents, avoid the last-minute rush, and if you're getting a refund, probably get it sooner.

HERE ARE SOME TIPS TO JUMP START YOUR TAX PREPARATIONS:

- **Gather records in advance.** Make sure you have the documentation you need, including W-2s and 1099s. Save a copy for your files.
- **Get the right forms.** Visit your local library or check the IRS (Internal Revenue Service) website's Forms and Publications section at <http://www.irs.gov>.
- **Watch the mail for your IRS Forms.** VECU will soon be mailing our IRS Form 1099 for members who earned \$10 or more in dividends on VECU accounts and Form 1098 for reporting mortgage interest. Please retain these forms for tax preparation purposes.
- **Double-check your math and Social Security number.** These are among the most common errors on tax returns.
- **Consider filing electronically.** It's easy and fast and the refund will be in your account even faster.
- **Request Direct Deposit.** For a quicker refund, complete the Direct Deposit line on your tax form and let the IRS put your refund right into your VECU account.

If you end up with a payment due to the IRS, a VECU personal loan may be a good choice for you with rates as low as 9.49% APR=Annual Percentage Rate.

Daylight Saving Time

REMINDER



Daylight Saving Time will begin on **Sunday, March 12th at 2:00 a.m.**

Don't forget to set your clocks **ahead one hour** before you go to bed on Saturday night!



The **Educated** Financial Choice

NETTLES DRIVE OFFICE

12626 Nettles Drive, Newport News, VA 23606

MAIN STREET OFFICE

812 Main Street, Newport News, VA 23605

LOBBY HOURS

MON, TUE, THU 9:00 a.m. - 5:00 p.m.

WED 10:00 a.m. - 5:00 p.m.

FRI 9:00 a.m. - 5:30 p.m.

Main Street Office Closed Tuesday and Thursday

DRIVE-THROUGH HOURS

MON 9:00 a.m. - 5:30 p.m.

TUE 9:00 a.m. - 5:00 p.m.

WED 10:00 a.m. - 5:00 p.m.

THU 9:00 a.m. - 5:00 p.m.

FRI 9:00 a.m. - 6:00 p.m.

Main Number: 757.930.2425

Toll-Free Number: 800.930.2425

Audio Response: 930.2425 (Opt. 1)

Loan By Phone: 930.2425 (Opt. 2)

LOCAL CREDIT UNION SERVICE CENTERS

12512 Warwick Blvd., Newport News, VA 23606

433 Denbigh Blvd., Newport News, VA 23608

5028 George Washington Hwy., Yorktown, VA 23692

3711 Huntington Ave., Newport News, VA 23607

9155 Seabee Rd., Norfolk, VA 23505

2369 George Washington Hwy., Hayes, VA 23072

2445 Taylor Rd., Chesapeake, VA 23321

5624 Portsmouth Blvd., Portsmouth, VA 23701

4171 Ironbound Rd., Williamsburg, VA 23188

907 W. Washington St., Suffolk, VA 23434

FOR OTHER SERVICE CENTER LOCATIONS

www.vecu.org

VECU ATM LOCATIONS

12626 Nettles Drive

812 Main Street

CNU David Student Union

CNU Freeman Center

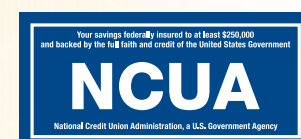
CNU Tribble Library

OTHER ATM (CUALLIANCE LOCATIONS)

Visit www.vecu.org to find a location nearest you.

WEBSITE

www.vecu.org



Federally Insured by NCUA up to \$250,000.

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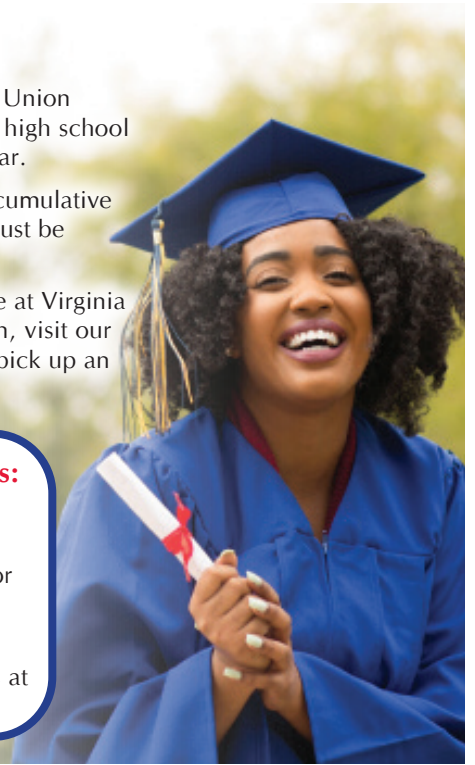
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