



3600 OAKLAWN BLVD, HOPEWELL, VA 23860 804-541-1473 [WWW.VANTAGEPOINTFCU.ORG](http://WWW.VANTAGEPOINTFCU.ORG) FIRST QUARTER 2018

## ANNUAL MEMBERSHIP MEETING

**April 17, 2017**  
**6:00 pm**  
**Weston Plantation**



Members are welcome to bring guest (**non-members**) however there will be a charge of **\$10.00** for non-members to enjoy dinner. If you are bringing guest please contact Violet West at 452-1121 and arrange to pay prior to the meeting.

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### **DORMANT ACCOUNTS**

Accounts without activity for 12 months are considered Dormant and are subject to a **\$10.00** per month Dormant Account Fee.

Checking accounts with no activity for 12 months will be **CLOSED** and any funds transferred to the regular share account.

Dormant accounts are prime targets for fraud and we want to make sure you are protected.

Take advantage of all our services and keep your accounts active!

## CardValet

### DEBIT CARD PROTECTION AT YOUR FINGER TIPS !

All you need is a Smart Phone- Android or I-phone. Download the CardValet application and you TAKE COMMAND! Apple App. store or google apps.

Turn it ON when you need it and OFF when you don't. Your card cannot be used if it is turned off, even if it is stolen or lost.



Every loss your credit union suffers from Fraud is a loss to ALL of our members.

Take control of your Debit Card today and sign up for CardValet!

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### VERIFIED BY VISA

A great Fraud Protection tool when shopping **online**



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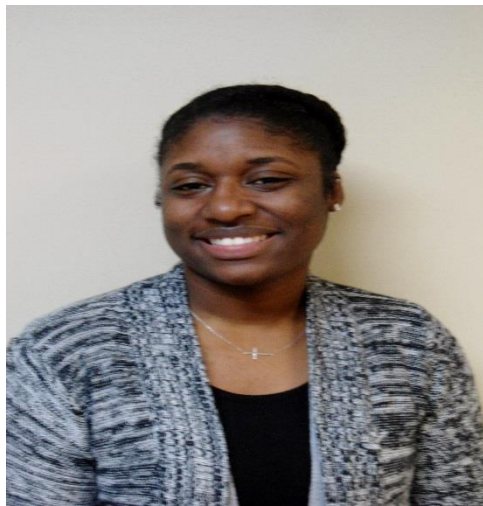
Shopping Online With Confidence

# VANTGAGE POINT FEDERAL CREDIT UNION

## Meet our New Staff Members



ZOEY DOUGHTY, MSR



HAYSHA GRIFFIN, MSR

Haysha and Zoey bring warmth and enthusiasm to the Member Service Department. They are looking forward to meeting and serving our members.

### The Rest of the Staff are:

Violet West- President  
Carol Lee Smith – Loan/Compliance Manager  
Latoya Brown - Accounting  
Stephanie Palmore –Senior Loan Officer  
Jackson Andrews – Junior Loan Officer  
Stephanie Lindell-Raby – Head Teller  
Kimberly Lemker –Recovery Officer  
Dylan Holley – Senior MSR

**RATES ARE RISING**

**SPRING INTO ACTION NOW!**

**AUTO LOAN RATE SALE**  
with **.50% reduction** we  
have rates as low as

**\*1.99% APR \*\***

**FOR NEW OR USED**

1. Financing up to 100% MSRP
2. 72-84 month financing available for loans over \$20,000.00
3. Payroll deductions/ direct deposit payment options
4. Pre-Approval so you can shop with confidence
5. Carfax reports that helps you be informed
6. GAP-Guaranteed Asset Protection & warranties available at below dealers prices



There has never been a better time to buy a vehicle. Dealers are trying to move the rest of their 2017 models and they will deal.

Apply ONLINE or in the office to get **preapproval** for your auto loan. You will then be in a position to negotiate your deal, knowing that you already have the money available to purchase.

\*Rates are based on creditworthiness of borrower and loan term  
\*\* APR= Annual Percentage Rate  
Rate does not apply to loans that are currently financed at VPFCU