VCCFCU NEWSLETTER

WINTER 2018

Teller Hours
Mondays & Thursdays **2pm-8pm**
Tuesdays & Wednesdays **9am-12pm**

3960B Hillman Avenue, Bronx, NY 10463
Phone: 718.549.5858 | Fax: 718.549.2921
Email: CreditUnion@vccfcu.com • Website: www.vccfcu.com

NEW YEAR — NEW BEGINNINGS

Resolve to be DEBT FREE!

VCCFCU Debt Consolidation Loan

4.99% APR up to 60 months.

2019

Come in or call the Loan Specialist at the Credit Union.

HOLIDAY GREETINGS

The Board, Management, and Staff of Van Cortlandt Cooperative Federal Credit Union join to wish you Seasons Greetings! May the magic and wonder of this festive time be yours now and throughout the coming year! From our family to yours, We wish you the happiest of holidays and a new year full of promise and possibilities in 2019.

A MESSAGE FROM OUR PRESIDENT

2018 Was just a terrible year. I'm glad it's over. Look at the tragedies we endured – hurricanes that decimated our Gulf Coast states and Puerto Rico, which also brought floods to the mid-Atlantic, disastrous deadly wild fires out West and tornados throughout the country. And those were just natural disasters.

Our screwed up country also witnessed horrific massacres at schools, houses of worship, an outdoor music festival on and on, ad nauseum. We are experts at killing each other. We also marked the passing of two intelligent, even tempered but courageous political figures in the deaths of Senator John McCain and former President George H.W. Bush.

These crimes and deaths should not even trivialize the crimes committed against women by men in power. Is violence and power the only message we have been passing on to our children for the last generation?

Well, you could add more crimes against humanity just peeking outside our country but unless we, the leader of the free world, set a better example, we will be complicit in the chaos and destruction that will follow. An old bible phrase comes to mind, "as you sow, so shall you reap."

So I'm hoping for a better 2019 for all of us. Baby steps, that's all I'm asking for. I'm looking for the world's freest country to not only stay that way but to reject the current title of "world's deadliest" also. I'm hoping some brave politicians (I know, an oxymoron) will stand up and take strong actions before we completely kill ourselves and every life form off the face of this earth. I don't want the cockroaches to be our only survivors.

These are my resolutions for 2019. It's a reality check. Try a change of attitude. That person crammed next to you on the subway is a neighbor, not a potential enemy. I really try to be a positive person. Really.

Peace,
Andrew Kimerling.

SHARE RATES – 4TH Quarter, 2018

	RATE
Regular Share	0.05% APY
Youth Share (for members up to age 21; paid on balances up to $1000)	3.03% APY
Share Draft/Checking (paid on average balance of $300 or more)	0.05% APY
Individual Retirement Accounts (IRAs)	0.05% APY
12-month Share Certificates	Call for rates

ANNUAL MEMBERSHIP MEETING

Thursday, March 28, 2019
at the Credit Union, 8:30 pm (3960 Hillman Avenue)

Members interested in serving on the Board of Directors or Credit Committee are invited to submit a brief resume for consideration by the Nominating Committee, to be sent to the Nominating Committee, C/O VCCFCU, 3960 Hillman Avenue, Bronx, NY 10463 by February 4, 2019.

NCUA EQUAL HOUSING LENDER Van Cortlandt Cooperative Federal Credit Union

Van Cortlandt
Cooperative Federal Credit Union

EXPRESS LOAN APPLICATION

Fill out this Express Loan Application to quickly get the process started. Bring it in or mail it to the Van Cortlandt Cooperative Federal Credit Union, 3960B Hillman Avenue, Bronx, NY 10463, and a Loan Specialist will be in touch with you within 48 hours.

Name _____

Member # or Social Security # _____

Address _____

_____

Own/Rent Monthly Payment _____

Date of Birth _____

Phone # _____

Loan Amount Requested _____

Loan Purpose _____

Employer Name _____

Employer Address _____

Employer Phone # _____

Gross Monthly Income _____

I hereby authorize Van Cortlandt Cooperative Federal Credit Union to order a consumer credit report and verify other credit and income information, including past and present references and employers.

Applicant Signature _____

Date _____

LOAN TYPES	ANNUAL PERCENTAGE RATES (APR)	TERMS IN MONTHS
Personal Loans and Co-op Loans	4.49% *Credit Score 650+	Up to 36
	5.99% *Credit Score 650+	Up to 60
	7.99% *Credit Score 650+	Up to 120
Debt Consolidation Loans	4.99% *Credit Score 650+	Up to 60

Visit us at www.vccfcu.com or call for our current loan rates.

TOP SAVER

Devin Howard,
Youth Account Member

Devin topped all credit union youth members in savings this past quarter earning him the title of TOP SAVER. In recognition of Devin's money saving sense, we have awarded two prestige movie tickets for him and a guest valid at all Showcase, Multiplex, and Cinema de Lux theatres. – Congratulations Devin!

Speed Up Your 2018 Income Tax Refund

Put your tax refund on the fast track with DIRECT DEPOSIT

Direct Deposit of your income tax refund is fast, safe, and convenient! When you choose to receive your tax refund by Direct Deposit, the amount will be transferred electronically to the account you indicate on your return. With Direct Deposit, there's no need to worry about whether your check has been lost or stolen and there is no chance of it being delayed in the mail.

To help you fill out your form correctly, enter our routing number, **226074111**

exactly as shown on Form 1040. Then mark whether the refund is going to a savings or checking account and write your seven or eight-digit account number.

BRAVO TO THE CREDIT UNION

The accounting firm of Wojeski & Co., Certified Public Accountants, has just given us the final audit report certifying that the credit union is in excellent financial condition, heaping praise on the staff and volunteers who comprise our Board of Directors, Credit and Supervisory Committees.

Need to make a payment but can't make it to the credit union?

Consider Account to Account Transfers between Financial Institutions

Loan accounts types are not eligible to receive ACH deposits. However, you can transfer from your other financial institution into your VCCFCU savings or checking account and then set up automatic transfer through our online banking system to pull from the account where the deposits are made to make a payment.

The following information is needed in order to set up an external transfer from another financial institution to your VCCFCU account.

Institution Name:	Van Cortlandt Cooperative FCU
ABA/Routing Number:	226074111
Type of Account:	Specify Savings or Checking
Member Account #:	Your 7 or 8 digit account number

(DO NOT USE THE ACCOUNT NUMBER LOCATED ON THE BOTTOM OF YOUR CHECKS! That is merely a draft ID and is only used for share draft processing, it is not your account number and will create an exception which will incur a fee for manual posting. If you are unsure of your member account number, please contact us for verification prior to setting up an external transfer)

2019 Holiday Closings

NEW YEAR'S DAY
Tuesday, January 1st

MARTIN LUTHER KING, JR. DAY
Monday, January 21st

PRESIDENT'S DAY
Monday, February 18th

MEMORIAL DAY
Monday, May 27th

INDEPENDENCE DAY
Thursday, July 4th