VCCFCU NEWSLETTER

FALL 2021

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

Ho! Ho! Holy Moly!

VCCFCU Is Offering a 2.50% APR Promotion On Our 12 Month Term Holiday Loan!

What's so perfect about Holiday Loans? For starters, it offers a low fixed rate- starting at 2.50% APR for 12 months.* This is much lower than most credit cards, so , you can keep your card balances down and enjoy predictable, affordable monthly payments.

Depending upon your credit history, you can get all the money you need for gifts, travel, entertaining, and more. You will know exactly how much cash you have available, so you can plan out your holiday budget and cover those little necessities that are bound to come up.

It's easy to apply! Just call us at 718-549-5858, stop by our office, or visit our website at www.vccfcu.com.

*All Annual Percentage Rates listed are based on a credit score of 650 or more and the length of loan. Amount financed is based on member qualification and may need to be collateralized with co-signors. Borrowers with lower than 650 credit score or negative credit, regardless of credit score, including but not limited to outstanding: late payments, collection accounts, judgments, charge-offs and bankruptcies within 2 years are subject up to a 4.00% interest rate increase on all of the current rates listed above.

Open a VCCFCU Holiday Club Share Savings Account.

By now you're probably realizing you don't have enough money for your holiday shopping. Don't be caught short. Start saving today for next year's holiday gifting! Fund your Holiday Club through direct deposit and/or account transfer.

- *The Holiday Club savings account runs for one year – October 1st to September 30th.*
- *All VCCFCU Holiday Club accounts earn quarterly dividends.*
- *Deposits can be made at any time of the year.*
- *There are no penalties for not completing the Holiday Club.**
- *At the end of the club year, the money is deposited into your VCCFCU Share Draft account on October 1st.***

**Withdrawals cannot be made during the year. If a withdrawal is needed, the entire amount in the holiday club account must be withdrawn and a new Club cannot be started until the following October. There is a penalty fee to close the account early.*

*** If you do not have a share draft checking account, the holiday club funds will be deposited into your share savings account.*

SHARE RATES – 3RD Quarter, 2021 — RATE

Regular Share	0.01% 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)	0.01% APY
Individual Retirement Accounts (IRAs)	0.01% APY
12-month Share Certificates	Not offered at this time

A MESSAGE FROM OUR PRESIDENT

First, let me begin this newsletter with the business update here at VCCFCU. Not only do we strive to give you great customer service, but we also aim to stay abreast of all technical banking advances. If you read through the rest of this newsletter, you will learn of new recent features to your accounts and ones that are upcoming.

You can now check your credit scores through your account. This will certainly help when planning major purchases. Coming in October, you will be able to send money more easily. VCCFCU will have ZELLE technology available to you. This will enable you to send money without having to write a check.

The other subject I wanted to touch on is the continuing effects on our immediate world of the COVID-19 epidemic. Unfortunately, we Americans, as a group, are not the smartest people.

I can't think of any place on Earth where you have to bribe people to get vaccinated to insure the public's health. All over the world, people are dying to receive the number of vaccines we waste on a daily basis. This is not a political issue, not red state/blue state, Democrat/Republican issue. This is a public health issue. We need to be vaccinated, like we did for smallpox, polio, measles/mumps/rubella, etc.

Unfortunately, here in the Bronx, we have the lowest vaccination rates in New York City. I don't want us to become like Florida, Texas, Louisiana, Alabama or Mississippi, with no hospital beds available.

If you haven't already done so, please get vaccinated. Just do it. For your health, your family's health and all your friends' health.

Stay well, ***Andrew Kimerling,*** *President*

Annual Membership Meeting

Held Virtually via Zoom, December 13, 2021 at 7PM
You must **register at https://bit.ly/3hvWQCW** in advance to attend this zoom meeting.

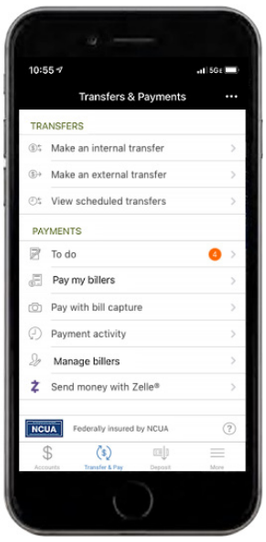
All members who register will be eligible for raffle prize drawings held during the meeting.

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 by November 1, 2021 to: Nominating Committee, c/o VCCFCU, 3960 Hillman Avenue, Bronx, NY 10463 by November 1, 2021.

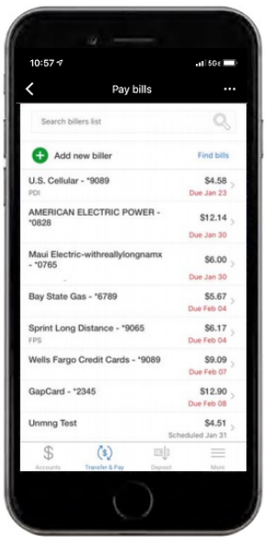
SPOTLIGHT ON SERVICES

Pay your bills anywhere, anytime from your mobile banking app

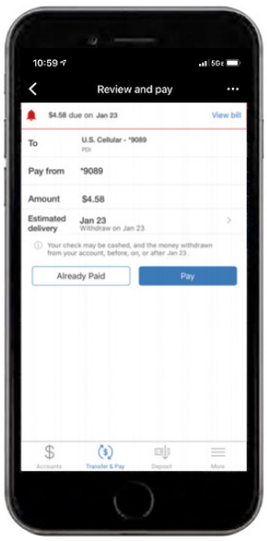
Getting started with mobile bill pay.



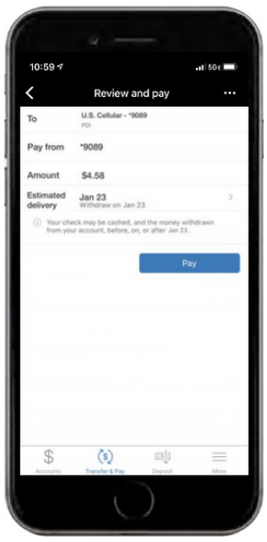
After logging in, tap on the **"Transfer & Pay"** button at the bottom of your screen. To pay your bills, tap on the **"Pay my billers"** button.



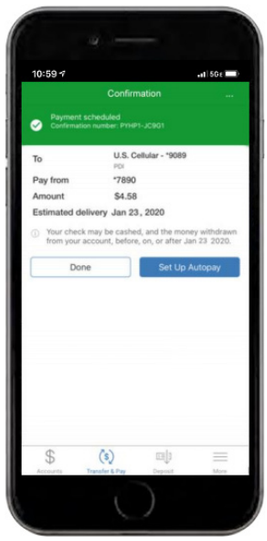
You can view your unpaid bills and companies in the screen above. The due date of your bill is listed below the amount due. Tap on the bill you want to pay.



After selecting the bill you want to pay, you will see an overview of your bill. Tap **"Pay"** to continue



Select the account you want to pay from, the amount you'd like to pay, and the delivery date of payment. Tap **"Pay"** when you are ready to pay your bill.



You have successfully paid your bill from your mobile banking app!

Screenshots are for illustrative purposes only. Exact functionality may vary.

Van Cortlandt Cooperative Federal Credit Union | Zelle®

Zelle® is now available in your online and mobile banking account

Send money to people you know and trust

Zelle® is a fast, safe and easy way to:

SEND
Forgot a family member's birthday? Send a gift of money with Zelle®.

REQUEST
Ask your roomies for their share of the rent – without the awkwardness.

SPLIT
No need for separate checks – split the cost of the dinner tab with friends.

Get Started Today at WWW.VCCFCU.COM

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