# VCCFCU NEWSLETTER

WINTER 2021

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

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Phone: 718.549.5858 | Fax: 718.549.2921
Email: CreditUnion@vccfcu.com
Website: www.vccfcu.com

## *Imagine the Possibilities...*

## *with a low-rate mortgage from VCCFCU!*

***Go ahead and start planning!***

***We'll take care of the rest!***

*For a list of our current mortgage rates and to apply, please visit* ***www.vccfcu.com/mortgages***

## *Holiday Greetings*

One of the real joys of the Holiday Season is the opportunity to say Thank You. The Board, Management, and Staff of Van Cortlandt Cooperative Federal Credit Union join to wish you a Happy Holiday Season and a New Year of health, happiness, and prosperity. We express our gratitude for your membership and support; we look forward to serving you in 2022.

### *2022 Holiday Closings*

***Martin Luther King, Jr. Day***
Monday, January 17th
***President's Day***
Monday, February 21st
***Memorial Day***
Monday, May 30th
***Juneteenth***
Monday, June 20th (Observed)

## SHARE RATES – 4TH Quarter, 2021 — 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) | 0.02% APY |
| **Individual Retirement Accounts (IRAs)** | 0.05% APY |
| **Share Certificates** | Call for rates and terms |

## A MESSAGE FROM OUR PRESIDENT

2021 has been a crazy up and down year. Every time we have a handle to control the covid pandemic, a new variant pops up.

So we adapt once again. Masks in public places, reinforce the public health benefits of more people being vaccinated and take more cleansing precautions.

The economy and the stock market react immediately to every rumor, crisis, or potential crisis, with ripple effects throughout the country. And yet, the economy continues to improve. Unemployment rates are down, more people are finally looking for work, retail sales for the holiday season have been strong, and our supply chain slowdown is slowly abating.

Here at your credit union, we continue to add services to help assist your financial needs. Zelle and CheckFree Bill Pay are two of our newer service additions. We are trying to make your financial life simpler and more seamless. We will never be a huge financial institution. Still, we strive to be rock solid in our care of your finances while offering every service necessary for your financial success.

You would be hard-pressed to match our home mortgage rates or loan rates for incoming cooperators to buy their apartments. We also offer debt consolidation loans, holiday loans, auto loans, and personal loans to meet your needs. In addition, we offer credit cards, IRAs, savings accounts, and even accounts for children to get started early in saving and learning about their own finances.

I can only wish everyone a safe and healthy 2022. Come in and visit us.

***Andrew Kimerling,*** *President*

## *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.

DIRECT DEPOSIT

# Speed Up Your 2021 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.

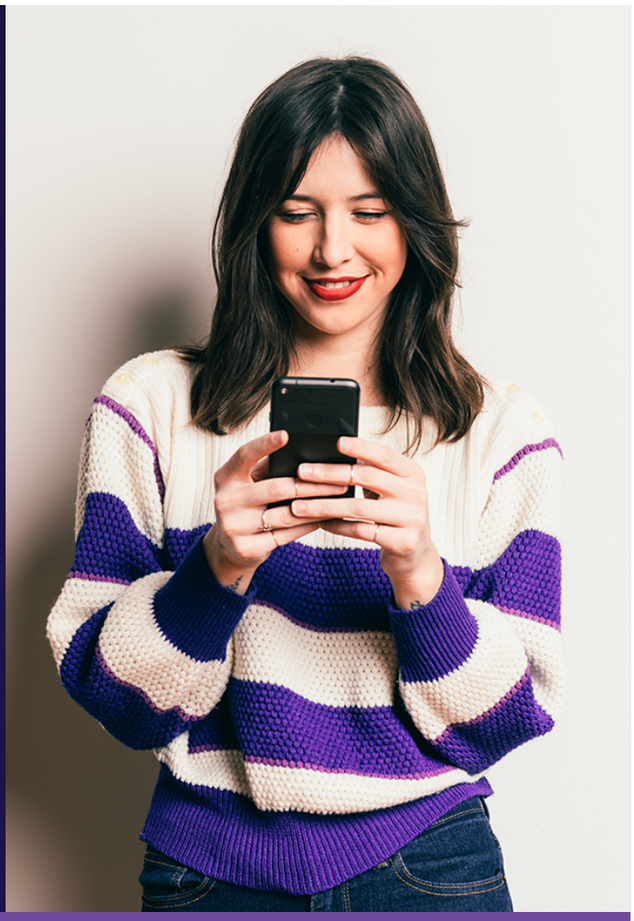
To help you fill out your form correctly, enter our routing number, **226074111** exactly as shown on Form 1040. Then mark whether the refund is going to a savings or checking account and write your seven or eight-digit account number.

Van Cortlandt Cooperative Federal Credit Union | Zelle®

# No checks. No cash. No problem.

Find Zelle in the Van Cortlandt Cooperative FCU app and send money to family and friends with ease.

**Learn more at www.vccfcu.com/Zelle.**



**Money sent with Zelle® goes directly from your checking account to theirs, and is:**

- **Fast.** Money sent is typically available to use within minutes*.
- **Safe.** Send money right from our app.
- **Free.** There are no fees* to send money with Zelle®.

Zelle and the Zelle related marks are wholly owned by Early Warning Services, LLC and are used herein under license.
* U.S. checking or savings account required to use Zelle®. Transactions between enrolled users typically occur in minutes and generally do not incur transaction fees.

NCUA | EQUAL HOUSING LENDER