VanCortlandt
Cooperative Federal Credit Union

PRESIDENT'S MESSAGE | ANNIVERSARY LOAN PROMOTION | PRIVACY NOTICE | NEW WEBSITE

VCCFCUNEWSLETTER

90th Anniversary 1936-2026

SUMMER 2026

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

90 Years Strong. 6.90% APR for Whatever's Next.
Anniversary Loan Promotion

In celebration of our 90th Anniversary, Van Cortlandt Cooperative Federal Credit Union is proud to offer a special low-rate personal loan at 6.90% APR for terms up to 5 years.

Whether you are planning a home improvement project, consolidating debt, covering unexpected expenses, making a large purchase, or simply need extra funds, our anniversary loan is designed to help meet your needs.

For 90 years, VCCFCU has been committed to helping our members and their families move forward with confidence. This special loan promotion is another way we are celebrating our history while continuing to support your financial future.

Take advantage of this limited-time anniversary offer and let us help you finance what matters most.

Applying online at www.vccfcu.com is secure, fast and easy.

*Annual Percentage Rates listed are based on a credit score of 750 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 750 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. MINIMUM DOCUMENTS REQUIRED: Loan application, 2 recent paystubs (if self employed: prior year tax return), if approved, 5% of borrowed balance secured in savings before disbursal.

DO YOU RECOGNIZE YOUR NAME?
Abandoned Property Notice 2026

New York State Property Law requires funds in any accounts that have been dormant (no activity) for **three (3) years** to be turned over to the state comptroller. If you know of any of the members listed below, please encourage them to contact Wendy Estrella, Extension 105 at the Credit Union office to claim their funds. The deadline for claiming these funds is Thursday, October 23, 2026.

Account holders are encouraged to keep their accounts active by performing a transaction annually or semi-annually to avoid fees or having accounts escheated to the State.

- Elliot Kaufman – Bronx, NY
- Audrey Driscoll – Floral Park, NY
- Laura Minsky – Bronx, NY
- Charlene Dubin – Bronx, NY
- Luis Giglifiore – Bronx, NY
- Alla Cheryakhovsky – Bronx, NY
- Veronica Foua-lou – Bronx, NY

A MESSAGE FROM OUR PRESIDENT

If you remember back to high school, when you read Charles Dickens' A Tale of Two Cities, it opened with the phrase, "It was the best of times, it was the worst of times, it was the age of wisdom, it was the age of foolishness...." Dickens' novel, written in 1859, is right on target with America today.

For many individuals and families, these are financially challenging times. The cost of everyday necessities continues to put pressure on household budgets, and many people are finding it harder to keep up with expenses such as groceries, utilities, gas, credit cards, auto loans, and mortgages. Even those who have worked hard to save for the future may find themselves dipping into savings just to manage current obligations.

During times like these, it is important to know that you are not alone. Your credit union is here to serve as a trusted financial partner and resource. At VCCFCU, we understand that financial difficulties can happen to anyone, and we are committed to working with our members to find practical solutions whenever possible.

If you are feeling financial pressure, we encourage you to reach out to us early. We may be able to help you review your finances, discuss budgeting options, explore loan payment solutions, or find ways to better manage your debt. In some cases, restructuring or extending loan terms may help provide temporary relief and make monthly payments more manageable.

We also encourage members to take advantage of our current loan promotions, which may provide an affordable option for consolidating debt, covering unexpected expenses, making necessary purchases, or managing other financial needs. These special offers are designed to help our members access funds at competitive rates while receiving the personal service and support they expect from their credit union.

The most important step is communication. The sooner you contact us, the more options we may have available to assist you. Waiting until a financial situation becomes overwhelming can make it harder to find a solution.

Here at VCCFCU, our mission has been, for over 90 years, to support our members through both good and difficult times. We are here to listen, guide, and work with you toward a path that helps protect your financial well-being.

— Andrew Kimerling & Mirela Alexe

SHARE RATES 2nd Quarter, 2026

SHARE RATES 2nd Quarter, 2026	RATE
Regular Share	0.35% 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)	0.30% APY
Individual Retirement Accounts (IRAs)	0.55% APY
Share Certificates	Call for rates

NCUA · EQUAL HOUSING LENDER · Van Cortlandt Cooperative Federal Credit Union

Coming Soon:

OUR NEWLY REDESIGNED WEBSITE

We are excited to share that Van Cortlandt Cooperative Federal Credit Union will soon be launching a newly redesigned website.

Our updated website is being created with our members in mind. The new design will provide a cleaner look, easier navigation, and quicker access to the information and services you use most. Whether you are looking for loan information, account services, forms, rates, or credit union updates, the new website will make it easier to find what you need.

This redesign is part of our continued commitment to improving the member experience while keeping the same trusted service and personal attention you have come to expect from VCCFCU.

Members will still be able to access important credit union information, online banking links, loan details, membership resources, and contact information.

We appreciate your patience and support during this transition and look forward to introducing you to our new and improved website soon.

2026 Holiday Closings

Labor Day
Monday, September 7th

Columbus (Indigenous People) Day
Monday, October 12th

Veteran's Day
Wednesday, November 11th

Thanksgiving Day
Thursday, November 26th

Christmas Day
Friday, December 25th

TOP $ SAVER

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

— Congratulations Madison!

PRIVACY NOTICE & DISCLOSURE

WHAT DOES VAN CORTLANDT COOP FEDERAL CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?

Why?
Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What? The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and Income
- Account balance and Payment history
- Transaction history and Loss history
- Credit history

When you are no longer our member, we continue to share your information as described in this notice.

How? All financial companies need to share member's personal information to run their everyday business. In the section below, we list the reasons financial companies can share their member's personal information; the reasons Van Cortlandt Coop FCU chooses to share; and whether you can limit this sharing.

REASONS WE CAN SHARE YOUR PERSONAL INFORMATION	DOES VCCFCU SHARE?	CAN YOU LIMIT THIS SHARING?
For our everyday business purposes such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' business purposes information about your credit worthiness	No	We do not share
For nonaffiliates to market to you	Yes	Yes

WHO ARE WE?	
Who is providing this notice?	Van Cortlandt Coop Federal Credit Union
How does Van Cortlandt Coop Federal Credit Union protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. We restrict employee access to personal information to a "need to know" basis.
How does Van Cortlandt Coop Federal Credit Union collect my personal information?	We collect your personal information, for example, when you: • open an account or deposit money • pay your bills or apply for a loan • use your debit card or credit card
Why can't I limit all sharing?	Federal law gives you the right to limit only • sharing for affiliates' everyday business purposes— Information about your creditworthiness • affiliates from using your information to market to you • sharing for nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing.
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.

DEFINITIONS	
Affiliates	Van Cortlandt Coop Federal Credit Union
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. • Nonaffiliates we share with can include government agencies, plastic card processors (credit/debit/ATM), consumer reporting agencies, and check/share draft printers, insurance companies, direct marketing companies, mortgage companies and nonprofit organizations..
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. • Our joint marketing partners include CUNA Mutual Group's MEMBERCONNECT (TrueStage).
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.