

# News that Counts

October–December 2016 | Quarterly Publication for Fort Lee Federal Credit Union  
CU51338-NEWS-1016

Fort Lee

FEDERAL CREDIT UNION

We have HEART. You can bank on it.



Take a break from auto loan payments this holiday season when you finance with Fort Lee Federal Credit Union! Valid on:

- New or Pre-owned Vehicle Purchases
- Refinance of Current Vehicles From Another Lender

**DON'T MISS OUT! Offer ends October 31, 2016**

1) Offer valid 10/1/2016 - 10/31/2016. Subject to credit approval. Rate you receive is determined by credit qualifications. Depending on the vehicle value, terms are available up to 72 months. Valid on new Fort Lee FCU loans only. Current Fort Lee FCU loans do not qualify. Interest will begin to accrue from the day of loan funding. Contact a Fort Lee Federal Credit Union Loan Officer for details. Example: A loan amount of \$25,000 financed for 72 months at 2.99% APR would make the monthly payment \$383. APR = Annual Percentage Rate. Membership eligibility required. Membership is open to those that live or work in the following localities: Fort Lee, Prince George, Petersburg, Hopewell, Dinwiddie, Colonial Heights, Chesterfield, and Sussex. New membership requires non-refundable membership fee of \$1, plus \$25 savings deposit refundable at account closing.



## No Credit Check Black Friday Loan<sup>2</sup> November 14 & 15

### Fast \$500 Qualifications:

- Must be a member for at least six (6) months
- Account(s) must be in good standing
- Must show proof of income for at least six (6) months
- Completed loan application and **\$30 non-refundable application fee** must be submitted at the time of application
- Application fee will be waived for active duty military and dependents
- Members with existing Fort Lee FCU personal loans NOT eligible
- Primary account holders only may apply; joint members must open their own account
- Limit one Fast \$500 Black Friday Loan per member
- Any existing Fast \$500 Loan (including Get-Set-for-Summer Loans) must be paid in full prior to qualifying for this promotion
- Members with late payments on previous Fast \$500 Loan(s) are NOT eligible

### Terms:

- Term of six (6) months at 18% APR<sup>3</sup>
- Total of six (6) monthly payments: five (5) consecutive monthly payments of \$100 and a final month payment of \$27
- Payments begin in December 2016

### Loyalty \$1,000 Qualifications:

- **Must have had 3 previous Fast \$500 loans with no late payments**
- All Fast \$500 qualifications apply
- Limit one Loyalty \$1,000 per member

### Terms:

- Term of eleven (11) months at 18% APR<sup>3</sup>
- Total of eleven (11) consecutive monthly payments of \$100.00
- Payments begin in December 2016

2) Fast \$500 Black Friday Loan offer valid 11/14/16 through 11/15/16. Contact a Fort Lee FCU Loan Officer for full details. 3) APR=Annual Percentage Rate.



### Fast \$500

- Come in to branch
- November 14-15
- Loan funded 11/15

### Unable to come in?

- Call a loan officer
- November 16-18
- Loan funded 11/16 - 11/18



### Loyalty \$1,000

- Call or come to branch
- November 7-11
- Loan funded 11/11

## digital makeover



### New Web Site

Our updated web site is now live! The new site features all the important information you need, now with a responsive design easily accessed from all your devices.



### New Online Banking

We've been working behind the scenes to update the Virtual Branch interface. Our new online banking will be convenient, easy and secure with more powerful features than ever before.



### Important Dates

- **Online and mobile banking services will be unavailable starting at 4:00 PM Eastern time on Thursday, October 13th, until 9:00 AM Eastern time on Monday, October 17th.**
- Pre-scheduled online Bill Pay and Popmoney transactions will still go through. Transactions may also be done in the branch.
- **October 17 after 9:00 AM**, you will be able to log into your account and view the new features.

### Your First Login (after 10/17)

- You must use a computer (not a mobile device) the first time you access your account through the new virtual branch system.
- Use the last 6 digits of your social security for your password.
- You will be prompted to set up 5 new security questions and change your password.

### My Financial Genie & A2A Transfers

- My Financial Genie will be upgraded to a new online budgeting tool called Trends. Accounts can be reconnected through this new tool soon after the transition.
- Pre-scheduled Account to Account transfers will not be processed starting October 13th. You will be able to reschedule your A2A transfers through the new virtual branch system soon after the transition.

### Mobile Users

- Our mobile app has been updated to include phone and tablet versions. They are now available for download through Google Play™ and the App Store.

## A message from the CEO

You may have noticed Fort Lee Federal Credit Union's new website featuring easier navigation. Our goal is to make your financial life easier, and to accomplish this, we have been working on even more digital updates to bring you fast, simple, and more convenient access that better meets your needs. In mid-October, we will be upgrading our Virtual Branch Online Banking system. This upgrade will happen over the weekend of October 15-16. Please be sure to review the Online Banking Upgrade section on the front page of this newsletter. If you have any questions or concerns, please do not hesitate to call us. As always, thank you for your membership!

*Patsy Stuard, CEO*

## All About the Community

As a community credit union, we take pride in giving back to the community through financial support, volunteerism and financial education. Here are just a few of the great initiatives that Fort Lee FCU has taken on throughout the past couple of months:

### Teacher Supply Donations

Ten area high schools received large baskets containing a variety of items including: pens, pencils, dry erase markers, tape, sticky notes, paper, notebooks and more. Baskets were delivered to schools starting in late August prior to the beginning of the school year.

### Student Supply Donations

Pens, pencils, erasers and assignment pads were handed out at both Colonial Heights and Prince George Back to School Festivals.

### College Move Day Support at RBC

The credit union provided snacks and volunteer support for students moving into dorm rooms at Richard Bland College of William and Mary.

### Financial Education

Fort Lee FCU facilitated a number of youth and adult financial education classes including: Credit Education, Budgeting and Reality Simulations.



School supply donations



Budgeting & Credit seminar at the Petersburg Library



Financial education events at Richard Bland College of William & Mary

## It's time to think about holiday expenses!

### Christmas Club Payouts

Our Christmas Club members have been saving all year, and now's the time to reap the benefits! Club payouts will be deposited into your share account on November 1. If you haven't tried a Christmas Club Account, now is a great time to join! With convenient payroll deduction, it's easy and automatic. And when the time arrives next November, you can enjoy your holiday spending!



### Fort Lee FCU Platinum Rewards Visa Card<sup>4</sup>

A Fort Lee FCU Platinum Rewards Visa Card features the same low rate for purchases, balance transfers and cash advances. Plus, for every purchase, you earn rewards points<sup>5</sup> redeemable for gift cards, travel, electronics, and other gifts.

### Skip-A-Payment<sup>6</sup>

Need to take a break from your loan payments to allow for those extra holiday expenses? For just \$25, you may be able to skip your December payment. Contact a loan officer or visit our website for details, qualifications and restrictions.

4) Certain qualifications and credit criteria apply. Ask an associate for details. Membership eligibility required. 5) Earn rewards points for every dollar spent on purchases. Cash advances and transfers from other credit cards do not qualify for rewards points. Must register your account at [uchooserewards.com](http://uchooserewards.com) to redeem points. 6) Interest will continue to accrue per terms of loan contract. Mortgages, credit cards, Fast \$500 loans and Loyalty \$1,000 loans not eligible.

### Holiday Closings

CLOSED Columbus Day – Mon, Oct 10  
CLOSED Veterans Day – Fri, Nov 11  
CLOSED Thanksgiving – Thurs, Nov 24  
CLOSED Christmas Eve – Sat, Dec 24  
CLOSED – Mon, Dec 26  
CLOSED – Mon, Jan 2

### Main Branch

4495 Crossings Boulevard  
Prince George, VA 23875

### Office and Drive Thru Hours

Monday & Tuesday  
9:00 AM - 5:00 PM

Wednesday  
10:00 AM - 5:00 PM

Thursday  
9:00 AM - 5:30 PM

Friday  
Lobby: 9:00 AM - 5:30 PM  
Drive Thru: 7:30 AM - 5:30 PM

Saturday  
9:00 AM - 12:00 PM

### Fort Lee Branch

3510 A Avenue  
Fort Lee, VA 23801

### Office and Drive Thru Hours

Monday - Tuesday  
9:00 AM - 5:00 PM

Wednesday  
10:00 AM - 5:00 PM

Thursday - Friday  
9:00 AM - 5:30 PM

### Contact Information

Phone: 804-452-0736  
Fax: 804-458-1182  
[www.fortleecu.org](http://www.fortleecu.org)

### ATM Locations

#### Fort Lee ATMs

3510 A Avenue (drive thru at branch)  
PXTRA - 2 ATMs (Mahone Avenue)  
PX (300 A Avenue)  
SCOE Building  
DECA  
Hotel Lodging  
Army Logistics University  
Popeyes/Gas Station  
North Fort Lee - Troop Store

#### Community ATMs

4495 Crossings Blvd. (drive thru & inside branch)  
2305 Oaklawn Blvd., Hopewell, VA 23860  
5210 Oaklawn Blvd., Hopewell, VA 23860  
4310 Westgate Rd., Petersburg, VA 23803  
2141 South Crater Rd., Petersburg, VA 23805  
20825 Woodpecker Rd., Ettrick, VA 23803  
3201 Blvd., Colonial Heights, VA 23834

#### NEW ATMs in Chesterfield

221 E. Hundred Rd., Chester, VA 23836  
4238 W. Hundred Rd., Chester, VA 23831  
10230 Iron Bridge Rd., Chesterfield, VA 23832

For CU24 Network surcharge-free ATMs near you, go to [fortleecu.org](http://fortleecu.org).

### Service Center Shared Branches

Out of the area? CU Service Centers have thousands of locations around the world. Wherever you see the CU Service Center logo, you can enjoy the benefits of in-branch servicing of your Fort Lee FCU account. Just let them know you are Fort Lee FCU member, give them your account number, and show your photo ID.

For service center locations near you, go to [fortleecu.org](http://fortleecu.org).

This credit union is federally insured by the National Credit Union Administration.

