

News that Counts

Fort Lee

FEDERAL CREDIT UNION

We have HEART. You can bank on it.

October–December 2015 | Quarterly Publication for Fort Lee Federal Credit Union

CU51338-NEWS-1015

Deposits are federally insured by NCUA.

YOU'RE INVITED!

Community Shred Day & Canned Food Drive

Saturday, October 24
9 AM to 12 PM

FLFCU Main Branch
4495 Crossings Blvd. • Prince George

Bring your canned food donations to support local food banks and shred up to 3 boxes of documents.

Safeguard sensitive information
Avoid identity theft • Help your community



No Credit Check

FAST \$500

Black Friday Loan²

November 16 & 17

How to Qualify:

- 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 6 months
- Completed loan application and **\$30 non-refundable application fee** must be submitted at the time of application
- 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% APR³
- Total of six (6) monthly payments: five (5) consecutive monthly payments of \$100 and a final month payment of \$27
- Payments begin in December 2015

Out of state or unable to come in?

Contact a Fort Lee FCU loan officer November 9-13 to complete your application by phone. Loans will be funded 11/17/2015.

²) Fast \$500 Black Friday Loan offer valid 11/16/15 through 11/17/15.

Contact a Fort Lee FCU Loan Officer for full details.

³) APR=Annual Percentage Rate.

No Payments Until JANUARY 2016¹



DON'T MISS OUT! Offer ends October 31, 2015

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

Call
804.452.0736

Click
fortleecu.org

Come in
Visit a branch

1) Offer valid 10/1/2015 - 10/31/2015. 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. 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.

It's back
and better
than ever!

NEW!

Increase your loan
limit to \$1,000 if
you had 3 previous
Fast \$500 Loans with
no late payments!

Loyalty
\$1,000

No need to come in!

Contact a Fort Lee FCU loan officer November 9-13 to complete your application by phone. Loans will be funded 11/16/2015.

Details:

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

Terms:

- Term of eleven (11) months at 18% APR³
- Total of eleven (11) consecutive monthly payments of \$100.00
- Payments begin in December 2015

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! Open one today, and watch your savings add up. With convenient payroll deduction, it's easy and automatic. And when the time arrives next November, you can enjoy your holiday spending!

Holiday Closings

CLOSED Columbus Day – Mon, Oct 12
CLOSED Veterans Day – Wed, Nov 11
CLOSED Thanksgiving – Thurs, Nov 26
OPEN 9 AM–12 PM Christmas Eve – Thurs, Dec 24
CLOSED Christmas Day – Fri, Dec 25
CLOSED New Year's Day – Fri, Jan 1



A message from the CEO: Thanking local teachers through supply donations

While educational expenses can be extensive for parents and students, school faculty members often feel the pinch as well. Teachers often spend their own funds to purchase additional office and classroom supplies in preparation for the start of school each year.

To help answer this need, Fort Lee Federal Credit Union donated \$5,000 in office and school supplies to elementary school teachers across the area. Twenty elementary schools in Colonial Heights, Dinwiddie, Hopewell, Petersburg and Prince George were recipients of mini teacher supply bags containing a variety of items including: pens, pencils, dry erase markers, tape, glue sticks, sticky notes, rulers and more.

Bags were delivered to schools starting in late August prior to the beginning of the school year.

This effort was two-fold: we wanted to thank teachers for all they do, and also provide a few items to help complete their supply list. We recognize the significant impact teachers have in our community and appreciate their service.

Fort Lee FCU is an avid supporter of education, and we provide financial literacy training upon request. For more information, contact Jimia Jones at jimia.jones@fortleecu.org.

Wishing our members and community a safe and happy holiday season!

Patsy Stuard, CEO



3 Great Ways to Stretch Your Holiday Dollars

Fort Lee FCU Platinum Rewards Visa Card⁵

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 points⁴ redeemable for gift cards, travel, electronics, and other gifts.



4) 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 uchoose Rewards.com to redeem points.

Skip-A-Payment⁵

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.

Personal Line of Credit⁵

A Fort Lee FCU Personal Line of Credit can help you cover your holiday expenses while providing a consistent monthly payment that works with your budget.

5) Certain qualifications and credit criteria apply. Ask an associate for details. Membership eligibility required.

Travel tips for credit and debit cards

When using your credit or debit card out of state or out of the country, follow these tips to avoid your card being declined:

- ✦ Notify the Credit union that you will be traveling. Please be sure to let us know where and when you will be traveling.
- ✦ Check to be sure we have your up-to-date phone numbers, most importantly the number where you can be reached while traveling, so if fraud is suspected, we can contact you. If we suspect fraudulent activity on your account our fraud monitoring department may contact you from the following phone numbers:

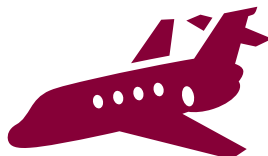
Credit Union: (804) 452-0736

Credit Card Department: (866) 270-3864

Debit Card Department: (877) 253-8964

- ✦ When using your debit card use your PIN number when making purchases as much as possible.

- ✦ Transactions at the gas pump are considered a high risk purchase and may appear to be fraudulent to our fraud monitoring department. When using the debit card use your PIN if you need to pay at the pump.
- ✦ Avoid multiple transactions at the same merchant in a short period of time.
- ✦ Check your account on a regular basis for suspicious or unauthorized charges. We suggest using Virtual Branch, our online banking tool, or our Mobile App. Please contact a Member Services Representative if you have questions about Virtual Branch or if you are not currently enrolled.



If you have travel plans, please let us know. Contact us at (804) 452-0736.



FEDERAL CREDIT UNION

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

ATM Locations

Fort Lee ATMs

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

Community ATMs

4495 Crossings Blvd. (drive thru & inside branch)

NEW! ATMs inside Rite Aid Locations

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

For CU24 Network surcharge-free ATMs near you, go to fortleecu.org and click on the ATM & BRANCH LOCATOR button.

Service Center Shared Branches

Out of the area? CU Service Centers have over 4,000 locations across 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 and click on the ATM & BRANCH LOCATOR button.

