

News that Counts

April-June 2015 | Quarterly Publication for Fort Lee Federal Credit Union

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Fort Lee
FEDERAL CREDIT UNION

We have HEART. You can bank on it.

Get Set for Summer

FAST \$500

No Credit Check Loan*

2 Days Only: May 18 & 19

Need some extra cash for summer? Fort Lee Federal Credit Union is ready to help you have some fun in the sun while taking the heat off of your wallet. Hurry in today to make sure you are set to take advantage of this fantastic deal!

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 FLFCU personal loans are NOT eligible**
- Primary account holders only may apply; joint members must open their own account

- Limit one Get-Set-for-Summer Fast \$500 Loan per member
- Any existing Fast \$500 Loan (including Black Friday 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[§]
- Total of six (6) monthly payments: five (5) consecutive monthly payments of \$100 and a final month payment of \$27
- Payments begin first pay period in June 2015

* Get-Set-for-Summer Fast \$500 Loan offer valid 5/18/15 – 5/19/15. Contact an FLFCU Loan Officer for details.

** See a Loan Officer to discuss a possible advance on your current personal loan.

§ APR=Annual Percentage Rate.

Wondering how you'll pay for college?



In today's educational environment, college tuition costs have continued to rise. This leaves many families struggling to afford a college that might have been within budget even just 10 years ago. This has driven

families to more thoroughly investigate schools that best meet both their education AND budget requirements. Here are some of our suggestions for making the correct college choice:

Compare financial aid award letters.



Each college has its own criteria for financial aid. Just remember that the primary sources of financial aid are scholarships, grants and student loans.

Find where the school lists cost of attendance and subtract the total number of your scholarships and grants. This should help you determine the total cost you will have to pay through expected family contribution and student loans.

Fort Lee Federal Credit Union is here for you. Want more advice on paying for college? Our partner, Member Wealth Management,[†] can provide additional information and guidance on funding options. Contact Stuart Posey today to schedule an appointment.

Email: Stuart.Posey@fortleecu.org
Call: (804) 452-0736, ext. 122

Use a loan calculator.



Financial aid and expected family contribution may not cover the total cost of attendance. This is where student loans often come in. Each loan comes with different payment plans, benefits, penalties and fees. Make sure you are using a student loan payment calculator to understand your loan repayment prospects under each plan.

Investigate repayment options.



With greater college costs have come more creative ways of paying loans back. Repayment methods like IBR (income based repayment) and PAYE (pay as you earn) allow students greater financial freedom as they pay their loans back.

Be proactive.



By taking a detailed approach to understanding financing college education, students are able to be more in control of their future finances and have greater freedom in their careers for years to come.

[†] PRODUCTS AND SERVICES OFFERED ARE NOT A CREDIT UNION DEPOSIT; NOT NCUA INSURED; NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY; NOT GUARANTEED BY THE CREDIT UNION; MAY GO DOWN IN VALUE

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Annual Meeting & Dinner



Tuesday, April 28 | 5:30 PM
Lee Officers' Club
Lee Avenue, on Fort Lee
Dinner Tickets: \$5.00

You're Invited

As a member, we invite you to attend the Annual Meeting to learn about your credit union and member-elected Board of Directors. Dinner will be served following the business meeting, scholarship award presentations, and door prize drawings.

Ticket Information

To help get an accurate count for dinner and seating, tickets will be offered on a first-come, first-served basis. There is no charge to attend the business meeting. **Stop by a branch to purchase your tickets, or call us and we will mail them to you.** Dinner is just \$5.00 per person, with all proceeds going to the Credit Unions Care Foundation of Virginia. To show our support of your efforts, Fort Lee FCU will match 100% of ticket donations!



The Credit Unions Care Foundation believes in furthering credit unions' social mission by aiding communities and offering a hand up to individuals in need. To learn more, visit www.CreditUnionsCareFoundation.org.



PROUDLY INTRODUCING

5 New ATMs



INSIDE RITE AID STORES

★ **Surcharge-free** ★
for FLFCU members

See back for ATM locations.
Visit fortleecu.org to find more ATM and service center locations!

HOLIDAY CLOSINGS

Memorial Day:

CLOSED Monday, May 25

Independence Day:

Fort Lee Branch CLOSED Friday, July 3
Both branches CLOSED Saturday, July 4

Pass Along Your Credit Union Legacy

The legacy you leave your family might include such tangibles as your house and cars and some financial assets. Your legacy also includes the less tangible things that are unique to your family—family history and name, family holiday traditions, favorite recipes, and the values you develop as you move through life.

There's another aspect of legacy you can share right now. Because you're a member of Fort Lee Federal Credit Union, your immediate family members are eligible to join as well. And membership provides both tangible and intangible benefits.

Credit unions are financial cooperatives, owned by their members. Because we have no shareholders, our board's only interest is the safety and soundness of the credit union and making sure that members, not stockholders, are the beneficiaries of product and service decisions.



Fort Lee Federal Credit Union also cares about the community in which our members live. We extend our goodwill to the community by supporting local schools, charities and other non-profit organizations.

We invite your family to experience the values and benefits of credit union membership you already enjoy. We would be honored to become a legacy in your family.

Patsy Stuard, CEO

The tax deadline is almost here!

With TurboTax®, you can be confident they'll be done right. Plus, Fort Lee Federal Credit Union members can **save up to \$15 on TurboTax federal products**. Don't wait—visit www.fortleecu.org to get started now!



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IRS Changes Rollover Rules for IRAs

The IRS has changed its long-standing position on the one-per-12-month rule for IRA rollovers. Beginning January 1, 2015, an IRA owner may complete only one IRA rollover in any 12-month period, regardless of how many IRAs she owns. IRA owners need to be prepared and plan ahead should they consider an IRA-to-IRA rollover in 2015.

COMMUNITY CORNER

Fort Lee Federal Credit Union partners with AFFN to help the community

Fort Lee Federal Credit Union, in partnership with Armed Forces Financial Network (AFFN), was honored and delighted to donate \$1,000 in gift cards to the Richmond Fisher House.

The Fisher House is a "comfort home" for families to stay free of charge while veterans receive care at the Richmond Veterans Administration Medical Center (RVAMC). This home enables family members to be close to their loved one



Patsy Stuard, CEO, presents the gift card donation to Richmond Fisher House Director, Wayne Walker.

at the most stressful times—during the hospitalization for an unexpected illness, disease, or injury. To learn more, visit www.richmondfisherhouse.org.

Fort Lee FCU also joined with AFFN in a donation to local food pantries. \$1800 was split between the Hopewell Food Pantry, Colonial Heights Food Pantry, and Prince George

Food Pantry. For more information on AFFN, visit www.affn.org.



We have HEART!

Credit union employees wore red on National Wear Red Day (Feb. 6) to show our support for healthy hearts. Find out more at goredforwomen.org.



Prince George branch



Fort Lee branch

Fort Lee

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)
Soldier Support Center
SCOE Building
DECA
Hotel Lodging (new location)
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.

