

YOU HAVE THE VISION ... WE'LL HELP MAKE IT HAPPEN!

Keep your dream vacation plans in the picture with an FCFCU Home Equity Line of Credit (HELOC)!¹

- Competitive rates and affordable payments
- Easy application process
- Borrow up to 95% of your home's value
- Use a HELOC to consolidate debt, finance home renovations and other major purchases!
- Loan refinancing available

To get HELOC'd, visit FairfaxCU.org/Home-equity-loans or call 703.922.4105.



¹A HELOC is a Home Equity Line of Credit that uses the equity in your home as collateral for a loan. Rates and terms subject to change without notice. Loan approval subject to credit evaluation. May not be combined with other offers. Offer excludes current FCFCU HELOCs.

WE HELP PUT FAIRFAX COUNTY FCU MEMBERS

BEHIND THE WHEEL!



You deserve a vehicle to love with a payment you can afford. Whether you're purchasing a vehicle or simply want to lower your current interest rate and/or payment, Fairfax County FCU will provide you with a roadmap to savings.

- Rates as low as **2.49% APR***
- Up to 115% financing[†]
- Online Research and Purchase Resources that can save you even more!

Visit FairfaxCU.org/auto-center for more savings opportunities and to apply.

*APR = Annual Percentage Rate. Rate subject to change at any time. APR reflects a 1.00% discount with a Direct Deposit and automatic payment from a FCFCU checking account. Restrictions may apply. Subject to credit approval. Not all applicants will qualify for the lowest loan rate. Payment estimate of \$432.85/month is based on a \$15,000 auto loan financed for 36 months. [†]Including tax, license and extended warranty.



Plan for your Future by Investing in an Individual Retirement Account (IRA)!

Whether you are just starting to save for retirement or you are rolling your money over from another retirement account, Fairfax County Federal Credit Union offers a variety of IRA options designed to help you meet your retirement goals. Take a look at our Traditional IRAs and Roth IRAs to see which option best suits your needs. Complete information can be found at FairfaxCU.org or at any of our branch locations.

2018 Scholarship Competition Winners Announced

Thank you to all the young members who submitted creative videos depicting their appreciation of credit unions. This year we received 7 video submissions! Because they were all so creative, it was hard for our judging panel to decide on just 3 winners. We therefore decided to award 4 - \$2,500 scholarships totaling \$10,000!

The winners are:

1. Alonzo Richardson
2. Annie Tkacik
3. Sara Ameen
4. Kristen Salter

Congratulations to all the winners

FCFCU CFO Brian Daskalovitz, Annie Tkacik, Alonzo Richardson, and Sara Ameen. Not pictured: Kristen Salter.



Fairfax County FCU in the Community

We are proud to support groups and activities in Fairfax County, the community we serve and which many of us call home. We are at civic events and community service projects around the county, so stop by and say hello when you spot our FCFCU reps!

Cherry Blossom Sponsorship



Once again, we were an official sponsor of the Credit Union Cherry Blossom 10 Mile Run. The Credit Union Cherry Blossom Ten Mile Run, which took place in Washington, D.C. on April 7, brought together credit unions from across the country with a shared vision of fundraising and helping children. The proceeds from this event support local Children's Network Hospitals that belong to the Children's Network Hospitals, a non-profit international organization that helps treat millions of children across the U.S. and Canada. For more details on the event, please visit cherryblossom.org.

FREE Community Shred Day

Protect yourself from fraud! Come to our FREE Shred Day event performed by TrueShred, at our Fairfax Branch during the hours of **9am - 12pm on Saturday, May 4**. Identity theft is very common, so shredding documents containing personal information is a good strategy for minimizing risk of becoming a victim of fraud. This is also a good opportunity to do some spring cleaning of your file cabinets as well! Feel free to spread the word to family and friends.



2019 Annual Meeting Recap

Our 60th annual meeting took place on Thursday, March 28 at our Fairfax Branch location. Credit union staff and volunteers presented an overview of the credit union's financial performance, 2018 accomplishments and product and service updates. Thank you to all who attended! In case you missed it, here's a review from our Board Chairman and President/CEO:

As our 60th year comes to a close, we are pleased to announce that Fairfax County Federal Credit Union experienced the most successful year in its history. We ended 2018 with an increase in assets to an all-time high of nearly \$420 million, and more than \$340 million in loans. In addition, our share certificate balances grew by 17.53% during 2018. We would like to thank you, our member-owners, for bestowing your trust in us for both your savings and borrowing needs, and for referring us to your family members, co-workers and friends.

2018 Improvements

We have introduced several features in our recently upgraded online and mobile platforms. In addition to reviewing and categorizing transactions, depositing checks, paying bills, monitoring and sending money to friends, and transferring money to other financial institutions, you now can view credit card balances and make payments, change your username and passwords, and set balance and transaction alerts. Look for additional improvements in 2019, such as online wire transfer initiations, loan apps, and the introduction of a personal financial management tool that includes managing your budget, analyzing spending trends and linking other financial institutions you bank with in your profile so you can view your entire financial relationship on one platform. We continue to offer financial education seminars on a regular basis on a variety of topics, such as building credit, managing debt, and preparing for retirement. Based on your feedback, we are also looking to soon introduce remote access to the seminars so you can participate from the comfort of your own home or office. In late 2018, we performed an electronic member survey. Thank you to those who participated! We value your feedback and encourage you to continue sharing your experiences with Fairfax County FCU.

Member Focus and Brand Awareness

One of our main focuses in 2018 was to gain a better understanding of how well our brand and operations meet our members' needs and the needs of the people in our

community. To help in this effort, we performed one-on-one and group-based interviews with members who represented various demographic backgrounds and held discussions about their personal financial goals and aspirations. We are proud to report that our members viewed FCFCU as honest and trustworthy, responsible and knowledgeable. Members and non-members also view us as caring and personal – and that we are driven to give our best to our members. We also learned that we have some room for improvement, and we are working on making enhancements to foster a more holistic approach for serving our members.

In the Community

Being a good neighbor is of utmost importance to us. Some of the events in which we participated in 2018 were: sponsoring PTA activities; running food and coat drives for Food for Others and Hunter Mill Coat Closet; collecting donations for homeless shelters; donating office furniture to non-profit organizations, such as the Ronald McDonald House, the Shepherd Center and Second Story; collecting donations for hurricane victims; and sponsoring events for the Children's Miracle Network, Operation Homefront, Passion 4 Community, Celebrate Fairfax, and Fall for Fairfax. Our staff also actively volunteers at various organizations in the community, such as the Lamb Center, Women Giving Back, Community of Faith, and Wreaths Across America. We held a video scholarship competition and awarded \$10,000 in scholarships to college-bound students. Lastly, we held two community shred days that helped residents protect their personal financial information by offering them a secure way to dispose of old documents. We are happy to report that we had the biggest turnout ever! Recycling the shredded paper resulted in saving 170 trees, 33 cubic yards of landfill, 600 pounds of pollutants, and 104,000 kilowatts of electricity. In addition, 100% of the shredded paper was recycled into consumer products, such as paper towels and tissue paper.

Roberta "Bobbie" Deegan
Chairman

Joseph D. Thomas, Jr.
President/CEO

Your Credit Union is Growing

We are delighted to announce that we recently received approval by the National Credit Union Administration (NCUA) to expand our field of membership, that currently serves Fairfax County, to the following counties and independent cities: Culpeper County, Fauquier County, Loudoun County, Prince William County, Spotsylvania County, Stafford County, Fairfax City, Falls Church City, Fredericksburg City, Manassas City, and Manassas Park City, Virginia. This expansion is very exciting for FCFCU as we now have the ability to serve a larger geographic footprint and increase awareness of our credit union's products and services to new communities. Please share this great news with friends and family who live, work, worship, attend school in or participate in associations located in these communities. And don't forget, once they open an account, their immediate family members are eligible to join even if they reside outside those areas. Stay tuned for more information in the near future.



*Note: "Immediate family member" is defined as a spouse, domestic partner, child, sibling, parent, grandparent or grandchild of a member. This includes stepchildren, stepparents, step siblings and adopted children

This Spring, make time for Self-Care

Courtesy of GreenPath Financial Wellness

A commitment to your personal needs can help you cope with everyday stressors by restoring balance and improving overall wellness. Self-care goes beyond physical, emotional, social and spiritual needs – it includes our financial needs, too. In fact, money is the #1 stressor felt by Americans, and nearly 1/3 of us feel “constant” stress about money. Like all self-care, small steps can make a big difference in your finances and help you reach your life goals.



1. Start with your values

Taking stock of what really matters to you is the first step in lining your finances up with the life you want. Financial wellness is all about making financial choices that support your values, dreams and life goals.

2. Review your current financial situation and spending habits

A full picture of your current financial situation is key to planning your future. Putting together a budgeting worksheet is a starting point for your spending plan – so you can put every dollar to work for you, whether it's committed to an expense, or devoted to a long-term goal.

3. Bring things into balance

Take a look at your expenses. Are you making choices that are meeting your goals and needs? Leave behind expenses that don't line up with your goals. For example, if you want to pay off debt, see if you can trim expenses from things like home entertainment or restaurants. The goal is to focus your spending on the things that are most important to taking good care of yourself.



4. You don't have to do it alone!

Our partner GreenPath offers free financial counseling and education to help members take charge of your financial life. Professional, caring coaches start with a holistic approach to your situation and guide you through making a personalized plan to achieve your goals and lead a financially healthy life.

Learn more by visiting FairfaxCU.org or contacting a Representative directly at 800-550-1961 to start down your GreenPath today.

Holiday Closings

All branches of Fairfax County Federal Credit Union will be closed in observance of the following holidays:

Memorial Day – Monday, May 27
Independence Day – Thursday, July 4



**FAIRFAX COUNTY®
FEDERAL
CREDIT UNION**

Website

FairfaxCU.org

Mobile Banking



Telephone

703.218.9900

Audio Teller: Press 2

BRANCHES

Fairfax Branch

4201 Members Way
Fairfax, VA 22030

Lobby & Drive-Up

M, T, W, F: 9 a.m. - 5 p.m.

Th: 9:30 a.m. - 5 p.m.

Sat: 9 a.m. - 1 p.m.

Government Center Branch

12000 Government Center Pkwy.
Fairfax, VA 22035

M, T, W, F: 8 a.m. - 4 p.m.

Th: 9:30 a.m. - 4 p.m.

Herrity Branch

12055 Government Center Pkwy.
Fairfax, VA 22035

M, T, W, F: 8 a.m. - 4 p.m.

Th: 9:30 a.m. - 4 p.m.

Springfield Branch

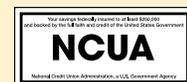
6506 Loisdale Rd.
Springfield, VA 22150

Lobby & Drive-Up

M, T, W, F: 9 a.m. - 5 p.m.

Th: 10 a.m. - 5 p.m.

Sat: 9 a.m. - 1 p.m.



Federally insured
by NCUA

