

## We are Your **ONE-STOP SHOP** for **HOME LOANS!**

Whether you're just looking, buying, or refinancing, our **mortgage center** offers you all the tools you need to get through the home-buying process as easily as possible.

- New purchases and refinances
- Great low rates and tax-advantaged options
- Easy online application process
- Research, shop or buy with our realty service, HomeAdvantage™

**Got equity in your home?** We also offer home equity loans and lines of credit!

*Check out our great rates at [FairfaxCU.org/mortgages](http://FairfaxCU.org/mortgages).*



Not all applicants qualify. Equal housing lender. Federally insured by NCUA.

## Looking for a Car to Love? We've Got a **LOAN** You'll Love **EVEN MORE!**

Simplify the car-buying process! We provide competitive rates and quick approvals. Whether you're purchasing from a dealership or online, we can guide you through the process.

- Our competitive rates will make you LOVE your payment!
- Quick and easy application process
- Save even more with our car-buying services
- Refinancing available! Bring us your auto loan from other lenders and lower your payment.



*Apply Today! Visit [FairfaxCU.org/auto-center](http://FairfaxCU.org/auto-center), stop by a branch or call 703.218.9900 opt. 3.*

Rates based on credit worthiness. Not all applicants qualify for lowest loan rate. Federally insured by NCUA.



## We've **INCREASED** our **CERTIFICATE RATES!**

Maximize your earning power by opening one today! Check out our rates at [FairfaxCU.org/todays-rates](http://FairfaxCU.org/todays-rates).

## Transfer **HIGH**-Rate Credit Card Balances to Us and **PAY OFF** Holiday Bills at a **LOWER** Rate!



Our Visa® Platinum credit card is the best card in town!

- Rates as low as **10.24% APR\***
- No annual fee
- Earn Rewards points with every \$1 you spend
- Use with Apple Pay™ or other comparable payment systems
- Transfer balances to your FCFCU Visa online!

\*APR=Annual Percentage Rate. For more details and for a list of our terms and conditions, visit our website at [FairfaxCU.org/credit-cards](http://FairfaxCU.org/credit-cards).

# Mark Your Calendar!

## Annual Meeting and Board Election



Our Annual Meeting will take place at 12 pm March 29, 2018, at the Fairfax Branch on Members Way. The meeting will include an overview of our financial condition in 2017 and our plans for 2018. Please join us!

The nomination period for the Board of Directors is now open! As a member-owner of the credit union, you too have the opportunity to participate as an elected Board member or as a member of our Supervisory or Asset Liability Management Committees. The credit union's leadership is comprised of an entirely volunteer Board of Directors that works tirelessly for the benefit of fellow members. The Board of Directors establishes FCFCU's policies and has a fiduciary responsibility for the safety, soundness and strategic direction of the credit union. If you are a member in good standing\* and are interested in obtaining more information about any of these volunteer positions, please call us at 703.218.9900 ext. 1219, and leave a message with your name and contact information.

\*A member in good standing is someone who is not delinquent on any FCFCU loans and has not caused a loss to the credit union.

## The Beginning of the Year is the Best Time to Get Your Finances in Order!

With GreenPath, you can regain control of your finances and improve your lifestyle! A caring GreenPath advisor will take time to understand your financial situation, explore your debt repayment options, and work with you to develop a customized action plan for getting out of debt.

- Free financial counseling
- Debt management plan
- Housing counseling
- Credit report review
- Student-loan debt counseling
- GreenPath University



Get started at [FairfaxCU.org/financial-wellness](http://FairfaxCU.org/financial-wellness).

## Online and Mobile Banking: 24/7 Access has Never Been this EASY

- Review transactions and transfer money between your accounts
- Transfer money to external accounts or make direct payments to individuals
- Pay bills and review and pay credit card balances

Enroll today at [FairfaxCU.org](http://FairfaxCU.org)!



## Happy Banking!

## See What Members Have to Say About Us!



“Your staff is extremely professional and very responsive to our needs and questions. I would highly recommend FCFCU to anyone looking for a loan.”

– Member since January 2017

“FCFCU staff is always very nice and helpful.” – Member since May 2012

## Retirement Announcement: John C. "Jake" Lay, Longtime FCFCU Board Chairman



It is with a heavy heart that we announce the retirement of longstanding Board of Directors member John C. "Jake" Lay. Jake has worked tirelessly for close to 50 years as a Fairfax County Federal Credit Union volunteer, promoting the ideals and philosophy of the credit union movement at both local and national levels. He started his career in the credit union industry as an FCFCU Credit Committee member in 1969, and since then has held numerous positions on the Board of Directors, including Chairman, a position he held from 1978 to 2016. Jake has been appointed Chairman Emeritus, and will continue attending credit union Board meetings regularly. His expertise will serve as a valuable asset for the credit union's leadership team. The Board has appointed Gilbert Osei-Kwadwo to fill Jake's remaining unexpired term.

Jake, we thank you for your contributions to FCFCU and to the credit union industry as a whole, and we appreciate your dedication, commitment and loyalty to our organization.

## 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!

### Winter Coat Collection

The credit union staff ran an internal coat drive to collect new and gently used coats for those less fortunate in our area. Staff also volunteered at the Hunter Mill District Winter Coat Closet to help stock and distribute coats to those in need.



### Holiday Food Drive

The Fairfax County FCU annual food drive, held during the holidays, was once again a success thanks to the generosity of our members. Non-perishable food items were collected at our branch locations and donated to Food for Others, a local food pantry dedicated to feeding the hungry in our community. Many thanks for your donations!



### Hurricane Relief Donations

We are happy to announce that we raised \$1,200 to help support those affected by the recent hurricane disasters. Thank you for your generous donations.



### Honoring our Fallen Veterans



Several credit union staffers, family members and friends volunteered at the National Wreath-Laying Ceremony at Arlington Cemetery on Saturday, December 16, 2017. The event takes place annually across the country at national and state cemeteries, and helps us remember the men and women who served our country and sacrificed their lives for our freedom.

## FREE Financial Education Session

Please join us for a free educational seminar, **"Steps in the Home-Buying Process,"** scheduled for 12 pm Thursday, January 25, 2018, at our Members Way Branch, in the First Floor Training Room. Visit [FairfaxCU.org](http://FairfaxCU.org) for more information on our seminars and other credit union news.



# Five Tips to Put Your Money to Work for You in the New Year

Excerpted from an article by our partner GreenPath

GreenPath has put together five simple tips for personal financial management, in the form of the acronym PRIDE:



**1. Preserve.** Putting more money away is always a good idea. Whether it's toward retirement, paying for college or building an emergency fund (see #2), preserving that bottom line a bit more can really add up. Make these deposits automatically from your paycheck, so that you are paying yourself first with the new income.

**2. Reserve.** Depositing \$20 a week in an emergency reserves fund will mean over \$1,000 cash in a year for that new set of tires or to replace that broken hot water heater. Keeping these expenses off your credit card will give you peace of mind (and help you steer clear of interest expense if you don't pay off the balance in full each month).



**3. Invest.** Now may be the time to increase your workplace contributions toward retirement. Examine limits and company matches to make sure you're maximizing your investment. If you receive an annual salary increase, adjust your withholdings to put that extra money into savings or retirement instead of spending it.

**4. Donate.** Charities always need our help. If you have a cause near and dear to your heart, consider sending them a small donation. It will not only help the charity, but gives you an emotional benefit, too, in knowing that you are helping out someone in need.

**5. Evaluate.** What's your priority? If you've been putting off necessary home or auto repairs, look at your budget to see if you can afford the repair. Do you have credit card balances? Paying down credit card debt can help your overall bottom line.

If you have additional questions, or would like to review your budget with GreenPath, give them a call at (800) 550-1961 or visit [greenpath.org](http://greenpath.org) and click on the "Chat Online" button.

## Holiday Closings

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

**Martin Luther King Jr. Day, Monday, January 15, 2018**

**President's Day, Monday, February 19, 2018**



### 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.

#### Herndon Branch

3065-C Centreville Rd.  
Herndon, VA 20171  
M-F: 10 a.m. - 5 p.m.  
Sat: 9 a.m. - 1 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. - 6 p.m.  
Th: 10 a.m. - 6 p.m.  
Sat: 9 a.m. - 1 p.m.

All rates and terms are subject to change without notice.



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by NCUA

