

DON'T FORGET TO REDEEM YOUR VISA® REWARDS POINTS!

For those of you who have used our awesome Visa Platinum Rewards credit card for your holiday shopping, make sure you redeem your rewards points before they expire! Use rewards points for merchandise, travel or cash back! Visit CUREwards.com to browse the CU Rewards or to register your Rewards account today!

Here's how to do it!

1. Visit <https://www.curewards.com/Login>
2. Enter your User ID and Password (if already enrolled) – or click on "Register" to register a new account
3. Follow instructions to complete the registration form
4. Update your profile information
5. Select your preferences
6. Save and start redeeming your points!



Questions? Contact our card services department at 1-800-637-7728.

START THE NEW YEAR RIGHT ... SKIP A PAYMENT ON YOUR LOAN & PAY OFF HOLIDAY BILLS!

| SKIP-A-PAYMENT AUTHORIZATION FORM | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|--|-----------------|--|----------|-----------|-----------------|--|--|--|--|--|---------|----------|-------|--------------|-------|---|---|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|
| <p>Complete and sign form. Drop off at any branch, fax it to 703.352.3960, or mail it to us at FCFCU, P.O. Box 1300, Fairfax, VA 22038.</p> <p><input checked="" type="checkbox"/> YES! I would like to skip a payment on my loan for the following month(s):</p> <table border="1"> <thead> <tr> <th>Loan Type</th> <th>Monthly Payment</th> <th colspan="3">Month(s) to Skip Check up to 2 per loan</th> </tr> <tr> <td></td> <td></td> <th>January</th> <th>February</th> <th>March</th> </tr> </thead> <tbody> <tr> <td>Ex: Car Loan</td> <td>\$345</td> <td>X</td> <td>X</td> <td></td> </tr> <tr> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> </tbody> </table> | | | | Loan Type | Monthly Payment | Month(s) to Skip Check up to 2 per loan | | | | | January | February | March | Ex: Car Loan | \$345 | X | X | | | | | | | | | | | | | | | | |
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| | | January | February | March | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Ex: Car Loan | \$345 | X | X | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
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| <p>Member Name (Please print) _____</p> <p>Address _____</p> <p>Account Number _____ Home Phone _____ Cell Phone _____</p> <p>Deduct processing fee from my: <input type="checkbox"/> Savings account <input type="checkbox"/> Checking account</p> <p><input type="checkbox"/> Check enclosed from another financial institution</p> <p><small>MEMBER AGREEMENT: A \$25 fee applies to each skip payment per loan. Two skip payments allowed per loan in a 12-month period. Your account must be in good standing with no negative balances & all loans must be paid as agreed with a minimum of 12 consecutive scheduled payments in order to qualify. Interest will continue to accrue during the deferral period, extending the original term & increasing the finance charges. I understand that a payment will be added to the loan at the time of maturity extending the life of the loan by the number of months skipped. Member obligated to make all other payments on all other loans at the 25th day of the month of the agreement or later. Offer excludes real estate loans, student loans, overdraft protection loans & Visa credit cards. Expires on my loan next time I sign the skip payment request. Offer valid from 1/1/2019 through 3/31/2019. By signing below, I acknowledge that I have read and understand the member agreement. I understand that I will be contacted if the Credit Union cannot honor my request.</small></p> <p>Signature _____ Date _____</p> <p>Co-Signer Signature (if applicable) _____ Date _____</p> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <p><small>For Internal Use Only</small></p> <p>Date Received _____ Received By _____ Date Implemented _____</p> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |

Are you overwhelmed by bills accrued over the holidays? You don't have to be! With Skip-a-Pay, you can skip a payment on your loan and free up some cash to pay off holiday debt!

All you have to do is complete and submit the enclosed form before March 31, 2019!

BRING YOUR CAR LOAN TO US & SAVE

Refinance your auto loan from another financial institution with us and lower your interest rate and payments!*

- Easy application process
- Affordable payments – we'll make it work with your budget!
- Up to 115% financing



Did you just buy your car? No worries! Check us out – we may be able to lower your monthly payment if you refinance your loan with us!

Apply today at FairfaxCU.org/auto-center.

*Restrictions may apply. Not all applicants qualify for lowest loan rate.



Mark Your Calendar! Annual Meeting and Board Election

Our Annual Meeting will take place at 12 pm, March 28, 2019, at the Fairfax Branch on Members Way. The meeting will include an overview of our financial condition in 2018 and our plans for 2019. 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.



Did You Make a New Year's Resolution to Manage Your Money Better in 2019? Here's Help!



Excerpted from an article by our partner GreenPath financial wellness, Greenpath.org.

Savings can help you achieve any financial goal. Whether it's a comfortable retirement, a down payment for a house or a new car, you can get there by consistently setting money aside. And best of all, you can have what you want, without getting terribly in debt. With a little planning and effort, saving money is not only possible, it's easy!



MAKE SAVING A PRIORITY

You'll be more likely to save money if you make it a priority. Sit down and figure out what you'd like to save money for – retirement, a house, car, an emergency fund, or college – and how much it will cost. Then make your plan:

- Set a timeline for when you'd like to reach your goal.
- Set a schedule, by dividing the total goal amount by the number of weeks, months or pay periods between now and your goal date.
- Be vigilant by treating your savings contribution just like any other must-pay expense, such as rent or utilities.



PAY YOURSELF FIRST

You're probably inclined to pay everyone else first – whether it's your landlord or your grocer or the phone company. But it's important to start paying yourself first by saving money. Use an automatic payroll deduction – it's easy!



FIND MONEY TO SAVE

It can seem difficult sometimes just to make ends meet, but chances are you have extra money you didn't even know about. Here are some ways to find it:

- Keep track of everything you spend for a week. You might be surprised at what you're buying, and what you can do without.
- Make more purchases with cash, less with credit. This can help you stick to a budget and avoid impulse purchases.
- Rank your non-essential (or flexible) expenses. Keep the ones you like the best (health club, cell phone) and cut the items on the bottom of the list you really don't need (satellite radio, new shoes, etc.).



CREATE A BUDGET

As unpleasant as this may sound, creating a budget is nothing more than examining your income and monthly expenses in order to determine exactly how much money you have coming in and where you're spending that money. Once you've got a clear understanding of your current budget, your challenge is to find places where you can spend less (or earn more) in order to achieve your financial goals.

Learn more about budgeting and personal finance at GreenPath.org or call 877-337-3399 to speak with a certified GreenPath counselor.

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!

Wreaths Across America

Several credit union staffers, family members and friends volunteered at the National Wreath-Laying Ceremony at Arlington Cemetery on Saturday, December 15, 2018. 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.



Food for Others

In addition to our annual food drive, which allows members to drop off non-perishable food items at our branch locations for those in need during the holidays, our staff held an internal drive to see how much we could collect as a group. Thanks to everyone's generosity, we were able to double our collection efforts from last year! Many thanks for all your donations!

Visitors from Kenya!

On December 12, 2018, we welcomed 28 credit union representatives from Kenya at our Fairfax branch location. The group was visiting Northern Virginia credit unions as part of a global training initiative held by the World Council of Credit Unions (WOCCU). WOCCU's mission is to empower and improve credit unions and their members worldwide. In addition to touring our office and learning about our operational strategies, FCFCU staff shared information on the credit union's history, field of membership and business initiatives.



See What Members Have to Say About Us



“I'm glad I'm a member of FCFCU and I'll be an advocate in the future!

“Thank you so very much for your professional assistance and personal care. It is rare these days and I am very pleased to have joined FCFCU.

“Great customer service and so efficient. You really made this a great experience.

Tips on Teaching Children Personal Financial Skills

It's never too early to start teaching kids about money. Good skills, learned at an early age, can have a lasting impact on the rest of your child's life. Here are some great ways to teach your kids about money:



Play Games that Involve Money. One of the best ways to teach a lesson is by doing so without your child even realizing they are learning. Play games that include a financial component like Monopoly or Life and help your child develop strategies during the game. This will help your child learn the importance of budgeting and planning for the future, all under the guise of play.

Make a Wish List with Your Child. An important part of financial literacy is creating a set of priorities. We can't have everything we want all at once, but if we plan ahead, we can hit our goals over time. Sit down with your child and have them list 10 things they want. Then have them rank them from most important to least important. Once the list is created, discuss how they can achieve their wishes.

Teach While You Shop. Take your child shopping and actively explain your decision-making process. When you arrive at the store, tell your child how much money you have to spend and what your priorities are. Show your child why you are picking one item over another and explain things like discounts and coupons. Additionally, give your child small amounts of money to spend themselves. They'll also learn the importance of spending with a limited budget.

Link Allowance to Chores. To teach your child that money is earned through work, make sure the connection between allowance and chores is clear. You can do this by only giving your child an allowance after his or her chores are completed. When your child does an exceptional job, you can even pay them a bonus as a reward for good performance. This will instill the lesson that you have to **earn** money – it isn't owed to you.

Split Money into Categories. Get a piggy bank that splits money into spending, saving and giving. Teach your child about what each section represents and how they are permitted to use the money in each section. Every time you give them their allowance, talk them through how they plan to allocate their funds.

In short, teaching children about finances can be easier than it might seem. It just takes a bit of forethought, a little patience and some creativity.

And remember, a financially literate child grows into a financially responsible adult!



**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.

All rates and terms are subject to change without notice.

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 21
Presidents Day – Monday, February 18



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by NCUA

