

FAIRFAX COUNTY FEDERAL CREDIT UNION

Helping Build Your Financial Future

We Need DEPOSITS So We Can Do MORE LOANS!

OPEN a 24-month CERTIFICATE for as high as **1.35% APY***

- Start saving with the new year!
- Competitive rates
- Additional terms available
- We also offer Individual Retirement Accounts (IRAs)



Stop in at one of our branches or open yours online at [FairfaxCU.org/certificates!](http://FairfaxCU.org/certificates)

*APY=Annual Percentage Yield. 1.35% APY reflects a minimum \$100,000 deposit for a 24-month term. Additional terms are available. APY is accurate as of December 1, 2016. Fees may reduce earnings. Penalty may be imposed for early withdrawal. Don't have \$100,000 to deposit? We offer flexible options at competitive rates! Check out our rates at FairfaxCU.org/todays-rates/.

24/7 Access Has Never Been This EASY!

Manage your personal finances from our various online channels.

Online Banking

View all your accounts in ONE place – view transactions, make transfers, pay bills, review and pay credit card balances. Call us at 703.218.9900, option 3, to enroll today!



Mobile Banking

With our mobile app, you can view transactions, transfer funds and make remote deposits, track spending and find an ATM. Details on how to download the app can be found at FairfaxCU.org/mobile-banking.

Bill Pay

View and pay your bills securely and control how much and when you want to pay! To access Bill Pay, log on to Online Banking and click "Pay Your Bills." Get started today!

e-Statements

Go green and get your statements faster and more securely. Sign in to Online Banking and click the "Statements" tab to enroll today!

Happy Banking!

Transfer HIGH-Rate Credit Card Balances to Us and Pay OFF Holiday Debt at a Lower Rate!

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



- Rates as low as **9.24% APR***
- No annual fee
- Earn Reward points with every \$1 you spend:
 - 3 points on gas purchases
 - 2 points on restaurants and travel purchases
 - 1 point on all other purchases
- Use with Apple Pay™, Samsung Pay and Android Pay
- Transfer balances to your FCFCU Visa online!

*APR=Annual Percentage Rate. For more details and a list of our terms and conditions, visit our website at FairfaxCU.org/credit-cards. Subject to credit approval.

Get Your Finances in Order this Year ... with Our Partner GreenPath

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
- Credit Report Review
- Debt Management Plan
- Student Loan Debt Counseling
- Housing Counseling
- GreenPath University

Get started at FairfaxCU.org/financial-wellness.



A New Look for the New Year!

We are getting a **NEW LOOK!** As part of our branding strategy, we have decided to freshen up our logo! You will therefore notice our updated logo gradually replacing our current logo on various credit union materials. When deciding to make this change, our goal was to modernize our logo while maintaining our identity. Don't worry – we are still your trustworthy Fairfax County FCU and our main priority is to always deliver the most competitive financial products and services to you, our member-owners, while helping build your financial future.



**FAIRFAX COUNTY®
FEDERAL
CREDIT UNION**
FairfaxCU.org

Our revised logo demonstrates our efforts to modernize our look and ties in with our latest technological enhancements such as mobile banking and remote deposit, which facilitate the way you bank with us. We will continue to deliver more technologically savvy products that will help you manage your accounts in a more efficient way, so be on the lookout for more robust enhancements to come!

As always, thank you for your loyalty and trust.

Mark Your Calendar!



Our **Annual Meeting** will take place on **March 29, 12 pm**, at the Fairfax Branch on Members Way. The meeting will include an overview of our financial condition in 2016 and our plans for the coming year.

The nomination period for the Board of Directors is now open! As member-owners of the credit union, you too have the opportunity to participate by serving as an elected Board member or a member of our Supervisory or Asset Liability Management Committees.

The Credit Union's leadership is comprised of an entirely volunteer Board of Directors who work 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 positions, please call us at 703.218.9900, ext. 1219, and leave a message with your name and contact info.

*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.

FCFCU 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!

School Partnership Program



As part of our ongoing Lynbrook School support program, we sponsor a mentor program in which FCFCU staff volunteers meet weekly with students for lunch and discussions during the school year. We also sponsor the school's PTA website. The school relies on volunteers and partners from the community. This diverse school has over 75% of its students learning English as a second language and more than 80% of the student body receiving reduced-cost lunches. The PTA relies solely on gifts from the community and fundraising efforts to provide extracurricular activities, field trips and events. For more information on how you can help, visit the school's website at lynbrookpta.org.

Holiday Food Drive

Thanks to the generosity of our members, the Fairfax County FCU annual food drive, held during the holidays, was once again a success. 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!

FCFCU's \$1,000 Video Scholarship Competition Results

Thank you to our members who submitted video scholarship entries depicting their appreciation of credit unions. We were amazed at how much talent our younger members have! The judging process consisted of posting the videos on Facebook. The



two students who received the most votes by Facebook voters, and the two selected by the credit union judging panel (two graduating high schoolers and two college or technical school students) were each awarded \$1,000 scholarships, for a total of four \$1,000 scholarships. Visit our Facebook page to view the winning videos! We would like to thank all our loyal student members who submitted videos. Please continue to serve as advocates for our credit union and encourage your family, friends and colleagues to join. They are eligible to receive the benefits of credit union membership too!

FREE Upcoming Financial Educational Sessions

- **Navigating your way to Better Money Management:**
Thursday, January 19, 2017, 12-1pm
- **Score More with Good Credit:**
Thursday, February 16, 2017, 12-1pm
- **Erasing Debt and Becoming Financially Free:**
Thursday, March 16, 2017, 12-1pm

Presented by Shannon Lindstrom, Financial Counselor

Location: Fairfax Branch

4201 Members Way

Fairfax, VA 22030

RSVP to FinancialEducation@fairfaxcu.org

Saving on Health Insurance Can be Easy

The GoHealth Advisors at the TruStage Health Insurance Program can help you find the right plan for you and your family. Our partners at GoHealth have helped more than 30 million consumers shop for affordable coverage and can help you, too.



Remember, the deadline for health insurance applications is January 31, 2017! To get started, visit **FairfaxCU.org** and click on the TruStage graphic or call a GoHealth licensed insurance advisor at 1.888.416.2166.

4 Common Questions on Credit Reports & Scores

Excerpted from an article by our partner GreenPath.

What is a credit report?

It is a history of your ability to repay debt over time. It has a list of all of your creditors and account status. Some of the specific information includes when you opened accounts and if the account is current or past due. All of these things get factored into your credit score.

What is a credit score?

The credit score is a 3-digit number ranging from 300-850 that is used to show how well you are able to pay and manage your debt. It is composed of payment history, overall debt balances, credit history, and the type of credit lines that you have. In other words, it shows how creditworthy you are. The higher the score, the more it can help to secure lower interest rates or down payments on loans.



How can I obtain my personal credit report?

You have some free options. As consumers we are entitled to get one free copy of our credit report per year from each of the major bureaus directly or you can use annualcreditreport.com.

How does my credit history affect me?

It can affect your ability to get a new job, or secure housing. For example, if you have accounts that are in collections or have a past due or inconsistent payment history this can prevent your score from moving up. And this will be one of the main reasons why you may not be approved or qualify for a line of credit. Keep in mind that 35 percent of your score is a positive payment history.

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 16, 2017

President's Day – Monday, February 20, 2017



**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.
S: 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.
S: 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.

Massey Branch

4080 Chain Bridge Rd.
Fairfax, VA 22030

M, T, F: 10 a.m. - 2 p.m.

Closed on Wednesday and Thursday

Springfield Branch

6506 Loisdale Rd.
Springfield, VA 22150

Lobby & Drive-Up
M-F: 10 a.m. - 6 p.m.
S: 9 a.m. - 1 p.m.

All rates and terms are subject to change without notice.



Federally insured
by NCUA

