

FAIRFAX COUNTY FEDERAL CREDIT UNION

Serving Your Community for 60 Years!

GET YOUR NEXT AUTO LOAN WITH US AND WE'LL FILL YOUR TANK!¹

- Competitive Rates
- Quick and Easy Online Application
- Save MORE with Our Car Buying Services
- Refinance & LOWER Your Payment!



Apply online & use promo code 60TANK. Get more details at FairfaxCU.org/auto-center.

¹\$60 will be credited to the primary applicant's savings account 120-130 days after the loan origination date. Existing FCFCU loans are not eligible for this offer. Loan must remain open for 120 days with the first scheduled payment made in order to receive the offer. Restrictions may apply. Rates based on credit worthiness and not all applicants will qualify for lowest loan rate. FCFCU may cancel the promotion at any time without prior notice. Offer valid from June 1, 2018 – July 31, 2018. Federally insured by NCUA.

ENJOY THE SUMMER EVEN MORE WITH **0% APR¹** ON NEW VISA® PLATINUM PURCHASES

- Perfect for Vacation Spending
- Earn 3 Points on Gas, 2 Points on Restaurants & 1 Point on Other Purchases Per Dollar Spent
- NO Annual Fee
- Transfer High-Rate Balances from Other Cards & Pay Them Off at a Lower Rate²
- Redeem Points for Cash Back, Merchandise or Travel!



Don't have the card yet? Apply at FairfaxCU.org or stop by one of our branches today!

¹APR=Annual Percentage Rate. Offer valid from 6/15/2018-8/31/2018. 0% interest rate only applies to new purchases made through promotional period. Members have until August 31, 2019 to pay off purchases made between 6/15/2018-8/31/2018. New purchase balances not paid off by August 31, 2019 will revert to your current applicable interest rate on September 1, 2019 (10.49% APR – 18% APR). This APR will vary with the market based on the Prime Rate. Not all applicants will qualify for lowest interest rate. Rate based on credit worthiness. ²3% balance transfer fee is charged for balance transfers from non-FCFCU credit cards and balance transfers do not qualify for 0% promotional rate. Federally insured by NCUA. Equal housing lender.

YOU'VE GOT THE PLAN ... WE'VE GOT THE LOAN!



A Home Equity Line of Credit (HELOC)* is a great way to finance your dream remodeling project.

- Competitive Rates and Affordable Payments
- Easy Application Process
- Borrow Up to 95% of Your Home's Value!
- Use a HELOC to Finance Vacations, Weddings and Other Major Purchases!
- Loan Refinancing Available

“I got HELOC'd by Fairfax County FCU and LOVE my new kitchen!”

– Vienna Member

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

*A HELOC is a Home Equity Line of Credit that uses the equity in your home as collateral for a loan. Certain fees, conditions and restrictions may apply. Home Equity Lines of Credit and Home Equity Loans are secured by your home. If you're paying off an existing real estate loan, the Credit Union does not cover costs imposed by other lenders, if any. Rates and terms subject to change without notice. Loan approval subject to credit evaluation. May not be combined with other offers. Federally insured by NCUA. Equal opportunity lender.



Our Members are Our Best Advocates!

The best form of marketing is word of mouth. Please continue to tell your friends and family about us. They are eligible to become members too, and benefit from great deposit and loan rates, awesome service, and 24/7 accessibility. Thank you for trusting us to be your primary financial institution!

See What Members Have to Say About Us



FAIRFAX COUNTY[®]
FEDERAL CREDIT UNION
Your Community Credit Union

“Whenever I come into a branch I am treated as if I am the most important person in the building. You always make me feel special. The Credit Union is AWESOME!”

– D.B., member since 1978

Tips for Safe Summer Travel!



1. Notify the Credit Union of your travel plans.

If you plan on using your debit/credit cards while on vacation, please notify us prior to departing. This will help prevent your card from being blocked unexpectedly and inconveniencing you. We monitor unusual activity on a regular basis for fraud mitigation purposes, so if we notice that your credit card is being used in locations other than places you usually frequent, it automatically gets blocked.

2. Use ATMs wisely. Cover your hand when entering your PIN number at ATMs. This will prevent those looking over your shoulder or hidden cameras from obtaining your PIN. Also look closely at the ATM to ensure that it doesn't look tampered with.

3. Lock your valuables. Take advantage of hotel room safes and locked storage areas in your hotel, and carry your own locker padlock when staying at backpacking hotels.

4. Email your itinerary to friends and family. Once you finalize your travel plans, make sure you share them with someone close who will not be traveling with you. Make sure you include information such as when you depart, when you arrive at your destination, and when you return. Check in with the person once you arrive at your destination and as soon as you return home.

5. Don't share too much with strangers. If you plan on sharing information about your travel plans on social media, remember that it's an easy way for individuals with ill intent to target you. For example, if you're leaving your home unattended, make sure it is alarmed properly. If you don't have an alarm, ask a trusted friend or neighbor to check it every

few days. The same goes for sharing too much with strangers you meet on your travels – don't share too many personal details with those whom you've just met. Consider updating the security on your cell phone by making your password more complex. Therefore, if you lose it, it will be more difficult for a stranger to access your personal information.

6. Travel in numbers! The more familiar people are around you, the safer you and your valuables will be.

7. Pack a first aid kit. We are all prone to injuries, no matter how careful we are, so carrying a small safety kit will help keep you prepared for the unexpected.

Things to include:

- Sunscreen
- Antihistamine and bandages
- Pain medication such as acetaminophen (for example, Tylenol) or ibuprofen (for example, Advil)
- Antibiotic cream (for example, Neosporin)

Remember, your vacation will be more enjoyable and relaxing if you take the appropriate safety precautions and plan ahead accordingly. Safe travels!



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!

Celebrate Fairfax!

FCFCU was a “sneak peek” sponsor of the community’s largest celebration, Celebrate Fairfax!, on June 8. The event hosts tens of thousands of visitors during a three-day period with a goal of bringing the community together in a social setting that highlights the area’s businesses and organizations. It consists of food, carnival rides, band concerts and games for all ages. The Credit Union had a booth to help raise awareness of our organization and the benefits our services provide to local consumers. Pictured at our booth is Penelope Tangamu, Member Service Specialist, Fairfax Branch.



Herndon ES Rough & Tumble 1K

Once again, FCFCU was an official sponsor of the Herndon Elementary School PTA’s 1K obstacle run, held on May 5. The event helped raise funds for the school’s PTA program.

demonstrated our philosophy of people helping people. Remember, we are always here to help you on your lifelong path toward financial stability.

FCREA Senior Fair

FCFCU participated in the Fairfax County Retired Employees Association Senior Fair on May 16. This annual event, which highlights various vendors in the area, was a great opportunity for the Credit Union to demonstrate our support of retirees by offering them information on various financial products and services.

Passion for Community 6th Annual Golf Tournament

On June 8, we served as a golf tournament sponsor for Passion for Community, an organization that supports families by directly providing household furnishings and goods as well as food assistance to shelter residents and children in local schools. Funds raised from the tournament go directly toward purchasing beds for families moving out of shelters and into independent housing.

Fairfax County Money Matters Expo

The Credit Union participated in the county’s first annual Money Matters Expo, a LiveWell event that focuses on financial awareness and preparing employees at every stage of their career for what comes next. Money concerns are the leading cause of stress and absenteeism, so providing attendees with financial advice and informational material about Credit Union products and services that can assist them with managing finances more effectively clearly

Fallen Heroes Golf Tournament

Several Credit Union employees participated in the Fairfax County Police Association’s Annual Fallen Heroes Golf Tournament on June 18. The event raises funds through donations and sponsorships to respond to the needs of members and their families in times of crisis.

Upcoming Events

Watch for details about two great activities in the coming months.

Community Shred Day: Our second Community Shred Day this year will be held in October. Members and friends are invited to gather unneeded personal documents and bring them to our free Shred Day for safe disposal. Please note, there is a five-box limit per person.

International Credit Union Day: Join us in celebrating the spirit of the global credit union movement. The 70th anniversary of International Credit Union Day will be observed on Thursday, October 18.



College Bound? Check Out the Smart Option Student Loan[®]

FCFCU members can pay for college the smart way, with three great repayment options and competitive interest rates. The Smart Option Student Loan from Sallie Mae[®] is an ideal solution to help pay for college expenses not covered by scholarships and federal loans. Features include:



- Multiple in-school repayment options plus a choice of competitive fixed and variable interest rates, providing even more flexibility
- No origination fee and no prepayment penalty
- Rewards and interest rate reductions available
- Rates that reward creditworthy borrowers
- Applying with a creditworthy cosigner may help you qualify
- 100% U.S.-based Student Loan Specialists

For details, visit fairfaxcu.org/products-and-services/credit-and-loans/student-loans/.

Springfield Branch Hours Change

Springfield Branch hours have changed to:

- Monday, Tuesday, Wednesday, Friday: 9 a.m. - 5 p.m.
- Thursday, 10 a.m. - 5 p.m.

Saturday hours remain at 9 a.m. to 1 p.m. The branch is located at 6506 Loisdale Rd., Springfield, 22150.



Holiday Closings

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

Labor Day – Monday, September 3, 2018

Columbus Day – Monday, October 8, 2018



FAIRFAX COUNTY[®]
**FEDERAL
CREDIT UNION**

Serving Your Community for 60 Years!

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. - 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.



Federally insured
by NCUA

