

Check Out Our New Online Banking Platform

- **Unified Design** – seamless, integrated navigation & functionality within any device you use
- **360-Degree View** – all your financial data can be just a click away
- **An Easier Way to Pay Friends** – send money directly & instantly from your phone or desktop
- **Plus, Enhanced Security Features & More!**



Try It Today! Get started at FairfaxCU.org.

PARK YOUR SAVINGS HERE

AND PREPARE FOR YOUR FUTURE!

- Savings Accounts, Certificates, IRAs & Money Market Accounts
- Flexible terms & competitive rates
- It's never too late to start saving

Open a savings account at FairfaxCU.org, visit a branch, or call us at 703.218.9900 opt. 3.

Minimum deposit to open certificates, IRAs (Individual Retirement Accounts) and Money Market Accounts is \$2,500. Penalty fees may be incurred for early withdrawals from certificates. Rates subject to change without notice. For money market and savings accounts: During any statement cycle you may not make more than six (6) withdrawals or transfers to another FCFCU account or to a third party by means of a preauthorized or automatic transfer, telephone order or instruction, computer transfer, check, draft, debit card or similar order to a third party. Transactions that exceed this limit will be subject to the excessive withdrawal fee and/or may result in the reclassification or closure of your account. Federally insured by NCUA. Equal housing lender.

With the **Holidays** Around the Corner, **Gift Cards** are the **Perfect Choice!**

Pick up yours today at one of our branches!



GET AN **AUTO LOAN** FROM **FCFCU** AND WE'LL GIVE YOU **\$100***!

- Competitive Rates
- Quick & Easy Online Application Process
- Save Even More with Our Car Buying Services
- Refinancing Available! Bring us your auto loan from other lenders & lower your payment!



Apply Today! Check us out at FairfaxCU.org/auto-center, stop by a branch or call 703.218.9900 opt. 3.

*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. \$100 will be credited to the primary applicant's savings account 120 to 130 days after the loan origination date. Restrictions may apply. Rates based on creditworthiness and not all applicants will qualify for lowest loan rate. FCFCU may cancel the promotion at any time without prior notice. Offer valid from September 15, 2017 - December 31, 2017. Federally insured by NCUA.



**FAIRFAX COUNTY®
FEDERAL
CREDIT UNION**

Help Make FCFCU Stronger by Volunteering

Fairfax County FCU encourages members interested in Credit Union operations and in assisting fellow members to consider our volunteer opportunities. We are a member-owned financial institution (like all credit unions) and we welcome member participation in our all-volunteer leadership positions.

Members in good standing may consider running for the Board of Directors or volunteering on our Supervisory Committee or Asset Liability Management Committee. The Supervisory Committee ensures that internal controls are effectively maintained and members' interests are protected, and the Asset Liability Management Committee works with management to set investment, interest and loan strategies, and interest rates.

For more information or to apply for one of these positions, please call (703) 218-9900, ext. 1219, and leave a message with your name and contact information. Thank you for contributing to your Credit Union!

Join Us in Celebrating **International Credit Union Day**

On October 19, Fairfax County FCU will join more than 56,000 credit unions worldwide in celebrating International Credit Union Day. The annual celebration highlights the credit union movement's history and promotes its achievements. This year's theme is "Dreams Thrive Here."

Visit any of our branches on October 19 to join in the celebration! Watch for more details on our website, FairfaxCU.org, and our Facebook page.



See What Members Have to Say About Us!



**FAIRFAX COUNTY®
FEDERAL CREDIT UNION**
Your Community Credit Union

“The staff member I dealt with was very friendly and patient while I explained my financial situation. She proceeded to offer me options to resolve my issues. Great service!

– Member Since 2001

“FCFCU Staff always go the extra mile to provide memorable service.

– Member Since 2000

“I regularly receive courteous and helpful assistance at FCFCU. Staff at the branches are awesome!

– Member Since 1998

Fairfax County FCU in the Community

Back by popular demand, our **Community Shred Day** will return on Saturday, October 21, from 9 am to 12 pm at our Fairfax Branch, 4201 Members Way. The free event is open to the community, so invite friends and neighbors to take advantage of this great way to safely and securely dispose of papers. There is a five-box maximum per attendee. See you there!



Fairfax County FCU was once again scheduled to be a participant in the annual **Fall for Fairfax** festival, held September 30 and October 1 on the grounds of the Fairfax County Government Center. We always have a great time greeting members and their families, and showing prospective members all we can do for them. Keep a lookout for our friendly reps at community events throughout the county – stop by and say hello!



FCFCU has started a **Hurricane Relief Fund** to help those affected by the recent hurricanes. The credit union is collaborating with the **Credit Unions Care**

Foundation of Virginia, whose mission is to aid communities, especially those that have been directly affected by disasters. All funds collected by FCFCU will be passed on to the foundation, which will manage the distribution to help those affected.

If you are interested in making a charitable donation, please visit a branch or call us at **703.218.9900 opt. 3** and a member service representative will provide you with details. Donations will be accepted until **October 31, 2017**. Thank you for your support.

Canned goods and other nonperishable food items will be collected during our Holiday Food Drive at our Fairfax, Government Center, Herndon



and Springfield branches from November 1 through December 22 this year. Donations are distributed to area nonprofit food pantries. Our annual drive has collected thousands of pounds of food for the hungry in our community. Thank you, members!

Scholarship Competition Update!

Winners of the Jake Lay Video Scholarship Competition have been announced! Please visit our website at FairfaxCU.org, and our Facebook page for details.



This year's **White House Christmas ornament** will be available at all branches through the holiday season.



The 2017 ornament honors the administration of Franklin D. Roosevelt and features a replica of the eagle emblem on the speaker's stand at Roosevelt's first inauguration. The ornament is crafted from nickel-plated brass and 24-karat gold.

Equifax Breach Information



Fairfax County FCU is aware of the recent Equifax Data Breach that affected an estimated 143 million people. Equifax maintains information on 88 million businesses worldwide. The Credit Union reports loan information to Equifax and other credit bureaus on a monthly basis as required.

The data breach **did not affect** the Credit Union's operational systems. We take protecting member information very seriously by maintaining physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

What precautions can you take?

- Visit Equifax's website for more information at equifaxsecurity2017.com. On this page, click on the button labeled Potential Impact to see if your personal information was impacted. You will be instructed to sign up for ID theft protection on a specific date.
- You may also refer to FairfaxCU.org/consumer-protection for tips on how to protect your personal information further.

Additional Suggestions:

- **Equifax WILL NOT call you.** If you receive a call from someone posing as Equifax, do not provide them with personal information and hang up immediately. If you received a call that you believe is fake, report it to the Federal Trade Commission.
- Review your account information through online banking or by mobile app on a regular basis and immediately notify us if you suspect unauthorized transactions.

Tips for Safe Online Shopping

Provided by GreenPath Financial Wellness

Keep these guidelines in mind and you'll be sure to have a safe and enjoyable online shopping experience:

- Only provide private information to secure sites that have an "s" after the http (<https://>) – and look for a picture of a "lock" next to the https.
- Check to make sure the website provides clear and detailed contact information (street address, telephone number(s), fax, e-mail, etc.). Scam websites often lack specific contact information.
- If you're unsure about a website, do a search to see if there are any consumer reviews or opinions about the website.
- If you're concerned about sharing your private information, consider using a payment service like PayPal that does not reveal your private information.



Holiday Closings

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

Columbus Day, Monday, October 9 • Veterans Day, Saturday, November 11
Thanksgiving Holiday, Thursday, November 23 and Friday, November 24
Christmas Day, Monday, Dec. 25 • New Year's Day, Monday, January 1
Martin Luther King Jr. Day, Monday, January 15



**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.

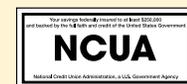
Closed on Wednesday and Thursday

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

