

NEED SOME CASH FOR THE SEASON'S EXPENSES?

We've Got You Covered with a PERSONAL LOAN!

Update your wardrobe, pay off debt, or get started on holiday shopping!

Whatever your need may be, we are here to help!

- Rates as low as **9.25% APR***
- Terms up to 60 months
- Easy online application process!
- Consolidate all your debt, and pay it off sooner with a low-rate loan from us!

Apply today at FairfaxCU.org or stop by one of our branches!

*APR = Annual Percentage Rate. Rates based on credit worthiness and not all applicants will qualify for lowest loan rate. Payment example: If you borrow \$5,000 at 9.25% APR for a 12-month term, your monthly payment will be \$437.84. This means you will make 12 payments of \$437.84 per month. Restrictions may apply. Rates subject to change without notice.

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

A Home Equity Line of Credit (HELOC)² is a great way to finance your dream remodeling project!

- Competitive rates and affordable payments
- Easy application process
- Use a HELOC to finance vacations, weddings and other major purchases!
- Loan refinancing available



**Limited-Time Offer:
\$100 GIFT CARD!¹**

For more information or to apply, visit FairfaxCU.org/Home-equity-loans or call 703.922.4105.

¹The \$100 gift card will be disbursed following settlement. Please mention the offer to your loan processor in order to receive it. The Credit Union reserves the right to cancel the promotion at any time without prior notice. ²A HELOC is a Home Equity Line of Credit that uses the equity in your home as collateral for a loan. Rates and terms subject to change without notice. Loan approval subject to credit evaluation. May not be combined with other offers. Offer excludes current FCFCU HELOCs.

ATTENTION STUDENTS! ENTER THE JAKE LAY VIDEO SCHOLARSHIP COMPETITION



If you or a family member are college-bound and looking for opportunities to help meet tuition expenses, the Jake Lay Video Scholarship Competition is the way to go! You could win one of three (3) \$2,500 scholarships.

To enter, submit your original video of up to 60 seconds by **December 31, 2018** on the benefits of FCFCU savings products and what the Credit Union has taught you about managing finances from an early age.

Videos can be edgy, funny, bold, simple, serious – or anything in between. Any member of FCFCU who is entering or enrolled in their freshman through senior year of college or trade school may participate. Winners will be announced by January 31, 2019.

Enter by December 31, 2018. View complete rules and entry instructions at FairfaxCU.org.

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

Give the gift that fits any occasion: a Visa® gift card from FCFCU. Pick up yours today at one of our branches!

- Accepted anywhere Visa debit cards are accepted
- User's name can be printed right on the card
- Unused balance can be replaced if the card is lost or stolen
- Users can check their balance online or by phone anytime
- Cost is just \$4.95, with a minimum gift card amount of \$25



*Reloadable gift cards are available as well!
Perfect for students, traveling and more.*

We are Closing Our **Herndon** Branch

We are sad to announce that our **Herndon Branch** location will be closing on **December 1, 2018**. As we evaluate possible new locations in the nearby area, we encourage you to visit our Fairfax, Government Center or Springfield branches for your in-person transactions. You can still access your accounts **24/7 online** and through our **mobile app** and perform transactions including:

- **Deposit checks**
- **Review transactions**
- **Transfer funds**
- **Pay bills & much more!**

You can sign up for Online Banking at **FairfaxCU.org** and download the Fairfax County FCU mobile app from the Apple or Google app stores. If you are looking for an ATM, you can visit your nearest 7-Eleven store and withdraw funds free of charge at the ATM there. Some 7-Eleven ATMs also take deposits!

It has been a pleasure serving our members in the Herndon area. If you have any questions, feel free to contact us at 703.218.9900 opt. 3.

\$5 Means **More Value** for You and Your **Spending Freedom!**

As of Monday, **August 13**, we changed the par value held in your Share Savings account from \$25 to \$5! The par value is the minimum amount required to open an FCFCU savings account, which grants you your membership. Why did we do this, you ask? It's simple! We understand how valuable your money is to you, and a lower minimum requirement will give you access to more of your funds at all times.



If you have any questions about this change, feel free to contact us at 703.218.9900 opt. 3, email us at membership@fairfaxcu.org or visit one of our branches.

Thank you for being a member!



MAKE US STRONGER BY VOLUNTEERING!

Fairfax County FCU encourages members interested in Credit Union operations and in assisting fellow members to consider our volunteer opportunities. Members in good standing may consider running for the Board of Directors or volunteering on our Supervisory Committee or Asset Liability 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 the Credit Union!

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!

Our semi-annual **Community Shred Day** was held from 9 am - 12 pm on October 13. This free event, which was open to the community, allowed attendees to shred personal documents safely and securely at our Fairfax Branch parking lot location. Thanks to all who stopped by!



Fairfax County FCU once again participated in the annual **Fall for Fairfax** festival held September 29-30 on the grounds of the Fairfax County Government Center. We enjoyed

seeing members and their families, and sharing the benefits of credit union membership with prospective members.



Pictured are: Christine Bartell from Second Story, and Doug Loxtercamp from Ronald McDonald House of Northern VA.



Giving back! We recently donated office furniture to the **Ronald McDonald House** and **Second Story**, two nonprofit organizations in the county that provide assistance to families in need during difficult times. Second Story provides safe havens and growth opportunities to youths and their families during

critical points in their lives. The Ronald McDonald House of Northern Virginia helps families with sick children by offering them housing at no cost, so family members can stay as close to their sick child as possible during the healing process. Both organizations are recognized under the 501(c)(3) Internal Revenue Code section.



Canned goods and other nonperishable food items will be collected during FCFCU's annual **Holiday Food Drive** at our Fairfax, Government Center and

Springfield branches from November 1 through December 20 this year. Donations are distributed to area nonprofit food pantries. Our annual drive has helped contribute to the thousands of pounds of food collected in our community. Thank you, members!

This year's **White House Christmas Ornament** will be available at all branches through the holiday season. The 2018 ornament honors Harry S. Truman, the 33rd president of the United States, and illustrates three significant changes made by President Truman. The first change is the Truman Balcony, added in 1947-48 to the South Portico, the second is the



renovated Blue Room, and the third is the redesign of the presidential seal, turning the eagle's head away from the spears to its right talons. The ornament makes a perfect holiday gift!

Join Us as We Celebrate 2018 International Credit Union Day!



Stop by a branch on Thursday, October 18, to help us celebrate International Credit Union Day! We'll be serving refreshments as we commemorate the spirit of the global credit union movement. This will be the 70th anniversary of ICU Day. The celebration's theme this year is, "Find your platinum lining in credit unions."

This Holiday Season, Avoid Common Budgeting Mistakes



As the holidays approach, our budgets can get stretched and we're often tempted to spend too much. Our partner GreenPath Financial Wellness offers these tips on how to avoid common budgeting mistakes. For more information or personal, confidential budgeting assistance, visit greenpath.com or call 800.550.1961.

1. Using Credit to Make Ends Meet. If you spend more than your income, you should cut back. Don't use credit cards to pay for items you can't afford. When you use a credit card, you are borrowing money. That comes at a cost. Credit cards should only be used when you already have money in your bank account.



2. Not Keeping Track of Your Expenses. Tracking expenses is a major part of the budgeting process. Tracking your expenses will reveal overspending. This will help you to stay focused on your goals.

3. Not Including Savings in Your Budget. Savings are a priority. You should pay yourself each month, just as you would your house or car payment. We suggest you create an emergency fund equal to 3-6 months of living expenses.

4. Borrowing from One Category to Fund Another. If you spend all of the money in one category, don't borrow from another category. For example, don't use money from your grocery fund to pay for concert tickets if you don't have enough saved for them.

5. Tempting Situations. Avoid tempting situations. If you have spent your clothing budget for the month, don't go to the mall. If you overspend on work lunches, pack your lunch. If you can't afford a Florida trip, plan something local and stick to your budget.

6. Not Communicating with Your Spouse. In order for a budget to work, all family members must communicate and not hide any spending. Communicate as honestly as you can with your partner and your children about budgeting, spending and money.

Stick to your plan and avoid these pitfalls. You'll be well on your way to controlling your finances!

Holiday Closings

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

Columbus Day, Monday, October 8

Veterans Day, Monday, November 12

Thanksgiving Holiday, Thursday, November 22

Christmas Day, Tuesday, December 25

New Year's Day, Tuesday, January 1



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.

Closed as of 12/1/18.

Herrity Branch

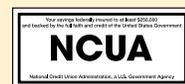
12055 Government Center Pkwy.
Fairfax, VA 22035
M, T, W, F: 8 a.m. - 4 p.m.
Th: 9:30 a.m. - 4 p.m.

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

