



FAIRFAX COUNTY FEDERAL CREDIT UNION

Helping Build Your Financial Future

Score Great Rates with FCFCU's Certificates Kick off the fall season with better savings for a better future

Catch the great rates we're passing to you! Fairfax County FCU's share certificate yields beat many others around. See for yourself:

Regular & IRA Certificates	APY*	Term	APY*	Term
	1.20%	12 Months	2.10%	60 Months
	1.35%	24 Months	2.15%	72 Months

Start Saving Better Today

All of our savings account options are easy to open and convenient to manage – no fumbles here! To get started, visit fairfaxcu.org, call us at 703-218-9900 and press 3, or stop by a branch. Online and mobile banking make managing all your accounts here a breeze, too. Download our Fairfax County FCU Mobile app from your app store.



*APY = Annual Percentage Yield. APYs listed are for deposits of \$100,000 and up. Great yields and terms are available for other deposit amounts. Penalty fees may be incurred for early withdrawals from share certificates. Fees may reduce earnings. Rates effective as of 10/1/16. Rates subject to change without notice.

New Ways to Pay: Shop More Conveniently & Safely

Just in time for the busiest shopping season of the year, we offer our members the latest ways to make in-person and online payments faster, easier and safer.



Apple Pay, Samsung Pay and Android Pay are all great ways to pay using your smartphone. Just download the free app from your app store and follow instructions to get started. Use these "mobile wallets" to make payments at millions of stores that accept contactless payments.



Visa Checkout is a safe and speedy way to make payments online. Just register your Fairfax County FCU credit or debit card online and you're ready to shop. You will also be eligible for limited-time special offers from various merchants when you sign up for Visa Checkout. Visit fairfaxcu.org to get started.

More Great Shopping News: The CU Rewards Mall plans another Black Friday special event! FCFCU Visa® Platinum credit card holders, visit the Mall at curewards.com on Friday, Nov. 25, to take advantage of extra special savings.



Know your **FICO** SCORE and more.

The advantages of being a Fairfax County FCU credit card holder just got better! Your Fairfax County FCU credit card statements and online account now include FICO® Scores*, key factors that impact scores and credit education – all for free.

Know Your Creditworthiness. With your FICO® Score, you gain insight into what lenders see when they evaluate you for credit, before you pick up the phone or walk in the door.

Learn About Your Financial Health. FICO educational content helps you understand how to more responsibly manage your financial health and what information from your credit report most impacted your score.

To see your FICO® Score, log in to Home Banking or check your monthly statement. For more information about FCFCU's FICO® Score program, visit fairfaxcu.org/member-benefits/fico-score/.

*FICO is a registered trademark of Fair Isaac Corporation in the United States and other countries.

Attention Students! Enter FCFCU's New \$1,000 Video Scholarship Competition

Are you or a family member making college plans? Looking for opportunities to help meet tuition costs? We're excited to offer our first **Video Scholarship Competition!** Combine your appreciation of credit unions and a little creativity and you could win one of **five \$1,000 scholarships!**

To enter, just submit your original video of up to 60 seconds long on any topic related to credit unions by **Dec. 1, 2016.** Videos can be edgy, funny, bold, simple, serious – or anything in between. Any member of Fairfax County Federal Credit Union who is entering or enrolled in their freshman through senior year of college or trade school may participate. View complete rules and entry instructions at fairfaxcu.org.



This is your chance to display your talent and help pay education expenses! Remember, entry deadline is Thursday, Dec. 1, 2016. Our winners will be announced by mid-December. We can't wait to see your video!

Our Smart Option for Student Loans. FCFCU has partnered with SallieMae to offer the Smart Option Student Loan®, featuring three great repayment options and competitive interest rates. The loan is an ideal solution to help pay for college expenses not covered by scholarships and federal loans. Visit fairfaxcu.org for information and to apply.

Simple + Free = A Great Personal Checking Account

Tired of your current checking account's complicated requirements and monthly fees? Switch to our Simply Free Checking and leave all that behind!

Every new checking account includes FREE Debit Card, FREE Online Banking, FREE Bill Pay, FREE Mobile Banking¹, FREE eStatement with online check images, a FREE thank you gift², buy-back of your unused checks and debit cards from another financial institution³, and access to 30,000 Surcharge-FREE ATMs nationwide through the CO-OP Network.

Our free thank-you gift in September is a luxurious 50x70-inch fleece blanket; from October to mid-November, we'll be offering a heated Lava Seat, perfect for fall football games; and our end-of-year gift will be an insulated bottle and travel mug set. Visit fairfaxcu.org for details.



Tell a Friend!

Here's a great way to share the benefits of FCFCU membership and receive one or more of our free thank-you gifts for yourself: Simply tell friends about FCFCU and when a friend opens a Simply Free Checking account, you will both receive our thank-you gift!

¹Data carrier fees may apply. ²We reserve the right to substitute a gift of similar value. Free gift provided at the time of account opening. ³Up to \$10 for checks and debit cards from another financial institution given at the time the checks/debit cards are presented.

Stop in to Herrity Branch for a 'Coffee with Brian'

Members are invited to meet FCFCU's Wealth Management Financial Advisor Brian Bourdon at our next "Coffee with Brian" event.

Date: Friday, Oct. 28, 2016

Time: 11 a.m. - 2 p.m.

Place: Herrity Branch, 12055 Government Center Pkwy., Ste. 102, Fairfax

No registration is required for this informal, drop-in program. Please join us!

Securities sold, advisory services offered through CUNA Brokerage Services, Inc. (CBSI), member FINRA/SIPC, a registered broker/dealer and investment advisor. CBSI is under contract with the financial institution to make securities available to members. Not NCUA/NCUSIF/FDIC insured, may lose value, no financial institution guarantee. Not a deposit of any financial institution. CUNA Brokerage Services, Inc., is a registered broker/ dealer in all fifty states of the United States of America. FR-1212042.1-0615-0717

A Great Opportunity to Safely Dispose of Documents

Our fall Community Shred Day is scheduled for Saturday, Nov. 5, 2016, from 9 a.m. to noon at the FCFCU Fairfax Branch, 4201 Members Way, Fairfax.

This is a great opportunity to safely and securely dispose of unwanted documents – for free! The event is open to the entire community, so invite friends and neighbors. Shredding is limited to five boxes per person.

We look forward to seeing you there!





'People Helping People' – Here at FCFCU and Worldwide

A Message from Joseph D. Thomas, Jr.
PRESIDENT & CEO

As our newsletter goes to press, we are hearing news reports about another commercial bank taking advantage of customers, a sad situation. It reminds us again about the tremendous difference between banks and credit unions.

Unlike for-profit banks, credit unions are not-for-profit, member-owned financial cooperatives. This means that Fairfax County Federal Credit Union, like all credit unions, is run by members for the benefit of fellow members.

"People Helping People" is the motto of the worldwide credit union movement, and has been a guiding principle of our strong and growing credit union since our founding in 1958.

Our leadership comes from a Board of Directors composed entirely of volunteers. The Board of Directors sets FCFCU's policies and is responsible for the overall credit union direction.

A number of our Board members have served their fellow members in various volunteer positions for many years, in fact. Our longtime chair, John C. "Jake" Lay, earlier this year stepped down from that position after volunteering with FCFCU since 1969 and serving as Board Chair since 1978. He continues to serve on the Board. Our new chair, Roberta "Bobbie" Deegan, has been a dedicated FCFCU volunteer since 1995.



John C.
"Jake" Lay



Roberta
"Bobbie" Deegan

Additional FCFCU leadership is the responsibility of two committees that also include member volunteers. 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.

I urge all members in good standing to consider contributing to the credit union by running for a position on the Board or volunteering on one of the committees. More information is in the article at right.

I want to thank all members for your loyalty and contributions to this credit union. We appreciate your support. Working together, we will continue our longtime practice of "People Helping People."

Call for Volunteers: Serve Your Credit Union and Fellow Members



Are you interested in helping your fellow members and strengthening your credit union? As a member-owned financial cooperative, the strength and growth of a credit union depend in large part on the participation of its members. Fairfax County FCU has a number of opportunities coming up for member involvement.

Members in good standing are encouraged to consider running for the Board of Directors or volunteering on our Supervisory Committee or Asset Liability Management Committee. Please see the President's message at left for more information about these positions.

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 Oct. 20, 2016, Fairfax County FCU will, along with more than 56,000 credit unions around the world, celebrate International Credit Union Day (ICU Day) and the foundational principles that make credit unions unique.



Visit any of our six branch locations on Oct. 20 to learn more about what makes your credit union unique and receive a free gift. Watch for more details about ICU Day activities on our website (fairfaxcu.org) and Facebook pages.

This year's theme is "The Authentic Difference," a description of credit unions' cooperative structure and principles. Fairfax County FCU celebrates ICU Day because it believes banking should be principled.

Credit Union Spotlight

HOLIDAY FOOD DRIVE & ORNAMENT SALE

Canned goods and other nonperishable food items will be collected at our Fairfax, Government Center, Herndon and Springfield branches during November and December. Donations are distributed to area food pantries. Thanks to our members' generosity, the credit union has donated thousands of pounds of food for the hungry in our community through our annual food drive.



This year's White House Christmas ornament will be available at all branches. The 2016 ornament, which honors the administration of Herbert Hoover, is a vintage fire truck design commemorating the 1929 Christmas Eve four-alarm fire at the White House West Wing. Crafted from nickel-plated brass and 24k gold, the fire truck carries a Christmas tree for delivery to the White House.

'EASE THE BURDEN' CREDIT UNION CAMPAIGN

The Credit Union National Association has launched an "Ease the Burden" campaign aimed at educating credit union members and their government representatives about the high cost of regulations imposed on credit unions following the recent recession.

CUNA points to the effect these costs have on credit unions, including higher loan rates, longer loan approval times, increased staff time dealing with new regulations, and longer wait times, increased paperwork and complexity for members. For more information, and to find out what you can do to help, visit easetheburden.com.

Did You Know?

TIPS FOR SAFE ONLINE SHOPPING

In observation of Cyber Security Awareness Month in October, we offer these tips from Greenpath Financial Wellness, a free financial education service for our members available at greenpath.com.

- 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 buy online, always check your credit card statement to make sure everything is correct and that there are not any unwanted or unknown charges.
- Stick with popular websites that you trust.
- Check the company's privacy policy to see how they will use your information.
- Never click on a random pop-up window. If you don't know where it came from, close it!
- Never send private information, such as a credit card number or a checking account number, in an e-mail.
- Do not use an unsecured network or Internet connection to shop online. Unsecured networks are typically found in public places such as a library or restaurant.



Holiday Closings

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

Columbus Day, Monday, October 10 • Veterans Day, Friday, November 11

Thanksgiving Day, Thursday, November 24 • Christmas Day, Monday, Dec. 26

New Year's Day, Monday, January 2 • Martin Luther King Jr. Day, Monday, January 16



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.

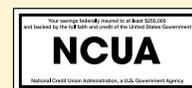
Massey Branch

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

