

WE HAVE INCREASED OUR CERTIFICATE RATES ACROSS THE BOARD!

Open yours today and
maximize your earnings!



Check us out at FairfaxCU.org or stop by one of our branches today.

*APY=Annual Percentage Yield. 2.16% APY reflects a minimum of \$100,000 deposit for a 72-month term. Various term options available. Minimum requirement to open a certificate is \$2,500. APY is accurate as of March 31, 2017. Fees may reduce earnings. Penalty may be imposed for early withdrawal. Rates subject to change without notice.

Get Your Pay Faster & Easier!

It's Just 3 Easy Steps!

1. Sign up for Direct Deposit¹
2. Funds are deposited into your account automatically²
3. Access your money immediately!

Also qualifies you for a
Direct Pay Checking Account!³

Get started today at
FairfaxCU.org/Direct-Deposit

¹To enroll in direct deposit, members should complete the Direct Deposit Authorization form and submit it to their employer's payroll department. Form can be found at FairfaxCU.org/Direct-Deposit. You can also contact our membership department at 703.218.9900, option 3, for details. ²Funds are deposited based on the employer's payroll distribution schedule. Some institutions may impose a surcharge. ³Minimum deposit to open a Direct Pay checking account is \$25. Contact our membership department for details. Federally insured by NCUA.



Need Cash for Spring Expenses? We've Got You Covered!

- Home remodeling, renovations & landscaping
- Tax relief
- Debt consolidation



Our low-rate personal loans will help you finance expenses and pay them off at an affordable rate. Check out our rates at FairfaxCU.org/todays-rates.*

*Rates based on creditworthiness. Restrictions may apply.

Joint Report of the Chairman and President/CEO

Excerpted from the 2016 Fairfax County FCU Annual Report



Roberta "Bobbie" Deegan
Chairman



Joseph D. Thomas, Jr.
President/CEO

A Standout Financial Performance

2016 was in many ways the strongest year we've ever had financially. Members responded in a big way to our market-leading rates on savings and loans. Total assets grew by nearly 23%, to just over \$408 million. Shares grew about 15% to \$283.9 million, and loans jumped 35%, to \$312.6 million. The credit union attracted about \$30 million in new deposits during the year. We will continue working to offer some of the best rates around on all our products in 2017 and beyond.

First-Rate Products & Services

State-of-the-art convenience has always been a hallmark of FCFCU, and 2016 was no exception. We began offering free FICO® Scores to all our Visa® credit card holders, a valuable service that helps members better manage credit. 2016 was the first full year of operation for our new website, mobile wallet services and social media presence, all of which saw healthy usage. We began an increased emphasis on financial education, which will continue in 2017 with a full schedule of free presentations. Our financial counseling partner changed its name to GreenPath Financial Wellness to reflect an expanded commitment to guide consumers through all life's financial challenges – and all services are free to FCFCU members.

Leadership Transitions

FCFCU experienced significant senior leadership transitions in 2016, adding new talent and vision even

as we expressed sincere appreciation for the dedicated service of our longtime leaders. John C. "Jake" Lay stepped down as Board Chairman after serving in that position since 1978 and as a volunteer since 1969. He now serves as Board Vice Chairman. Roberta "Bobbie" Deegan, an FCFCU volunteer since 1995, moved from Vice Chairman to Chairman. Karen McLellan retired from volunteer service at the credit union, having served on the Supervisory Committee, where she was Chairman for 10+ years, and the Credit Committee. David Reed was elected Chairman of the Supervisory Committee. Among staff changes, we offered thanks and best wishes to James Pendulik, longtime Executive Vice President and Chief Financial Officer, upon his retirement. We welcomed new senior staffers Brian Daskalovitz, Chief Financial Officer; Bill Cook, Vice President of Processing & Administration; and Marella Nardotti, Vice President of Marketing.

Continued Strength & Growth Ahead

Thanks to the continued support of our membership and tireless work by volunteers and staff, we anticipate that 2017 will be a year of continued strength and growth for FCFCU. We pledge to continue working diligently to be "your community credit union," the place you can rely on for great rates, cutting-edge convenience and highest quality service.

FCFCU National Award-Winner

We are pleased to announce that our own Brian Daskalovitz recently received the CU Times 2017 Trailblazer award for CFO of the Year. Brian, who joined our team in June 2016, oversees the finance and accounting departments. His strategic vision and personal drive are contributing factors to his success, and we are proud to have him on our executive team.



Brian Daskalovitz

With a Rate as Low as **9.74% APR***, Our **VISA® Platinum** is the Best Card in Town!

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*APR=Annual Percentage Rate. Rates based on creditworthiness. Not all applicants will qualify for the lowest loan rate. Restrictions may apply. For details and for a list of our terms and conditions, visit our website at FairfaxCU.org/credit-cards. Redeem rewards at CUREwards.com.

Fairfax County FCU in the Community

Cherry Blossom Fund-Raiser



We have become an official sponsor of the **Credit Union Cherry Blossom 10 Mile Run**. The Credit Union Cherry Blossom Ten Mile Run takes place in Washington, D.C., bringing together credit unions from across the country with a shared vision of fundraising and helping children. The proceeds from this event supports local **Children's Hospitals** that belong to the **Children's Network Hospitals**, a non-profit international organization that helps treat millions of children across the U.S. and Canada. For more details on the event, please visit Cherryblossom.org.

Meet Our 2016 Scholarship Winners!

Thank you to all our young members who submitted creative videos depicting their appreciation of credit unions. Our voting process included posting the videos on our Facebook page and asking members to "like" the ones most relevant to the credit union movement. In addition, a credit union judging panel selected the two they felt were most creative and innovative. Two students were selected by Facebook voters, and two were selected by the credit union judging panel (in total, two high school-aged and two college-aged winners). The ones with the most "likes" in each age category on Facebook were each awarded **\$1,000 Scholarships**, while an additional two **\$1,000 Scholarships** (one in each age category) were awarded based on our credit union judging panel selections.



Scholarship winners David Fiumano, left, and Michael Fiumano, right, with FCFCU President and CEO Joe Thomas.



Scholarship winner Penelope Tangamu with Joe Thomas, FCFCU's President and CEO. Not pictured is Alieh Shaban.

The winners are:

College Category

1. Alieh Shaban – most Facebook Likes
2. Penelope Tangamu – Judges' Vote

High School Category

1. David Fiumano – most Facebook Likes
2. Michael Fiumano – Judges' Vote

Our next scholarship contest begins in the summer. Stay tuned for details!

Get Ready for Shred Day

Bring unneeded documents for free and secure disposal at our Shred Day scheduled for Saturday, May 20, 9am - 12pm, at our Fairfax Branch, 4201 Members Way. The event is open to the community, so feel free to invite friends and neighbors to take advantage of this convenient service. There is a 5-box maximum per attendee. Hope to see you there!



Watch for Upcoming Financial Education Seminars



Don't miss out on our ongoing series of financial education programs! They're free and open to members as well as non-members. Sessions are held at our Fairfax headquarters at 4201 Members Way. Upcoming topics and schedules are posted on our website, FairfaxCU.org.

Tips for Financial Wellness

Here are five quick tips to help you on the path to financial wellness this year, from our partner GreenPath Financial Wellness. Visit greenpath.com for more information.



- 1. Open a separate savings account** to force yourself to build an emergency savings fund. Have no ATM card linked to this account, so you will be encouraged to go into a branch to withdraw money.
- 2. Educate yourself.** Check out some books on personal finance or subscribe to a magazine or personal finance blog.

If one of your goals is to better educate yourself on understanding your spending practices, try GreenPath's new webinar, "The Psychology of Spending – Why We Buy." Led by GreenPath Education Manager Amy Parten, the 25-minute program covers advertising, spending habits and social factors we all encounter while shopping online or at the mall. Visit greenpath.com to watch this free webinar.

- 3. Pull your credit score and report.** A good way to start is to find out exactly where you stand financially. Download your credit report (one free each year from each of the three main reporting bureaus) at annualcreditreport.com.
- 4. Plan ahead.** Get in the habit each night of preparing for the next day: Packing lunches, prepping breakfast and dinner. That way you will not be tempted to buy convenience food on the run because you are rushed.
- 5. Unsubscribe.** Remove the temptation of impulse buying online by unsubscribing from retail email. This can take some time, but, ultimately, you will save time and money by not being bombarded with email "deals," tempting you to buy.

Holiday Closings

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

Memorial Day: May 29
Independence Day: July 4



**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.

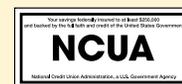
Closed on Wednesday and Thursday

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.



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