

## The Fairfax County FCU **DEBIT CARD** is the **BEST** Part of Your Wallet!

Use it daily and get:

- Access to nearly **30,000 surcharge-free ATMs** and 7-Elevens in the CO-OP network
- EMV chip **enhanced security**
- Compatible with Android Pay, Apple Pay and Samsung Pay for the **quickest checkout!**



**Don't have a Fairfax County FCU debit card yet? Contact us at 703.218.9900 opt. 3, or stop by one of our branches today!**

## We've **INCREASED** our Money Market **RATES!**

If you're looking for a place to park your savings and maximize your earning power, all while having liquidity, our Money Market Account could be your best option.

- **Only \$2,500 deposit** to open the account
- Write **up to three checks per month**
- **Maximize earnings with Direct Deposit** of your pension or other income
- **Money Market IRAs** also available

**Open your Money Market Account today!  
Stop by a branch or visit [FairfaxCU.org](http://FairfaxCU.org)  
for details.**

During any statement period, you may not make more than six withdrawals from or transfers to another credit union account of yours or to a third party by means of a draft, debit card (if applicable), pre-authorized or automatic transfer or telephonic order or instruction. If you exceed these limitations, your account may be subject to a fee as stated in the Fee Schedule Under "Reg D Excess Transaction" or be closed. For any withdrawal from your Money Market Plus account in excess of three (3) per month you will be charged a fee as stated in the Fee Schedule. The minimum amount of each withdrawal is \$100.00. The Credit Union reserves the right to require a member intending to make a withdrawal to give written notice of such intent not less than seven days and up to 60 days before any such withdrawal.

## Has Your Paycheck Grown? **GROW** Your Savings **EVEN MORE!**

Seeing some extra cash due to a pay raise, bonus, tax law changes or a tax refund? Here's how to make the most of your extra income:

- **Open a certificate** and earn great dividends
- **Transfer extra funds** to a Holiday Club account and save for holiday expenses
- **Save for that special vacation** by opening a Vacation Club account
- **Got a loan with us?** Increase your monthly payments and pay it off sooner!

**Take advantage of all the options  
Fairfax County FCU has to offer!  
Visit [FairfaxCU.org](http://FairfaxCU.org) to get started.**

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. Loan rates are based on credit worthiness. Not all applicants qualify for lowest loan rate.

## Looking for a Car to Love?

# We've Got a **Loan** You'll Love **Even More!**

- **Competitive rates** that you'll LOVE
- **Quick & easy** application
- Save even more with our **car-buying services**
- **Refinancing available!** Bring us your auto loan from other lenders & lower your payment

**Apply Today!** Visit [FairfaxCU.org/auto-center](http://FairfaxCU.org/auto-center), stop by a branch or call 703.218.9900 opt. 3.

Rates based on credit worthiness. Not all applicants qualify for lowest loan rate.



## 24/7 Access has Never Been this **Easy** with **Online and Mobile Banking**

- Review transactions and transfer money between your accounts
- Transfer money to external accounts and pay friends
- Pay bills and review and pay credit card balances
- **Deposit checks**



**Enroll today at [FairfaxCU.org](http://FairfaxCU.org)!**

## Visa Gift Card: The Gift that **Fits Any Occasion**

With weddings, graduations and Mother's Day coming up, choose the gift that's always appreciated: a Visa® gift card.



- 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 purchase amount of \$25

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

To purchase a Visa gift card, visit any Fairfax County FCU branch.

## FREE Community Shred Day

Identity theft is very common, so shredding documents containing personal financial information is a good strategy for minimizing risk of becoming a victim of fraud. Gather up all your unneeded personal documents and bring them to our branch!

**Saturday, April 28 • 9 am - 12 pm**

**Members Way Branch – Parking Lot, 4201 Members Way, Fairfax, VA**

Because the event is limited to a 3-hour window, we are allowing no more than 5 boxes per person (approximate box size is 10"H x 18"W).



# Joint Report of the Chairman and President/CEO

From the 2017 Fairfax County FCU Annual Report



**Roberta "Bobbie" Deegan**  
Chairman



**Joseph D. Thomas, Jr.**  
President/CEO

2017 was the strongest year Fairfax County Federal Credit Union has had yet! So many members liked our rates for savings and loans that our assets grew by over 2% in just one year. Your credit union is now valued at nearly \$418 million! Thank you for referring us to your family members, co-workers and friends. The trust you have bestowed in us helped make our success a reality.

Miracle Network, Passion 4 Community, Celebrate Fairfax, and Fall for Fairfax. We also held two video competitions which awarded \$1,000 scholarships to nine college-bound students. The two community shred days we offered last year not only helped residents protect their personal information, but saved more than 150 trees!

## Product and Service Improvements

In the fall of 2017, we successfully introduced our new and improved online banking system for both desktop and mobile platforms. Now you can review and categorize transactions, deposit checks, pay bills, send money to friends, and transfer money to accounts at other financial institutions seamlessly from anywhere at any time. We increased our emphasis on financial education by offering free educational sessions on topics such as purchasing a home, financing a car, building credit and protecting yourself from fraud. Additionally, we now have more than 10 certified financial counselors on staff who can assist with questions about budgeting, consolidating debt, and managing finances more effectively.

## FCFCU in the Community

Your credit union strives to be a good neighbor. Community involvement in 2017 included: mentoring students at Lynbrook Elementary School; sponsoring events at Herndon Elementary School; running food and coat drives for Food for Others and the Hunter Mill Coat Closet, respectively; and sponsoring events for the Friends of Fairfax County Animal Shelter, Fairfax County Sheriff's Office, Operation Homefront, Children's

## Leadership Transitions

2017 saw the retirement of longstanding Board of Directors Chairman John C. "Jake" Lay. Jake worked tirelessly for close to 50 years as a Fairfax County Federal Credit Union volunteer, promoting the ideals and philosophy of the credit union movement at both local and national levels. The Board appointed Jake its Chairman Emeritus, and he will continue to participate in credit union activities when possible. Gilbert Osei-Kwadwo was appointed to fill Jake's remaining unexpired term.

## Looking Ahead

In 2018, Fairfax County Federal Credit Union will mark 60 years of serving the financial needs of our member-owners. We know that when it comes to banking, you have many options to choose from. We wholeheartedly appreciate you choosing Fairfax County Federal Credit Union and hope you will continue to come to us first for your financial needs, whether it's financing your next car, obtaining a mortgage, or getting the most competitive rates on savings products. We promise to continue to act in your best interest and leave you feeling delighted every time you perform a transaction with us.

## See What Members Have to Say About Us!

"It's because of you and your excellent customer service that keeps us banking with the credit union."

– Member since 1986

# Budgeting: An Important Part of Successful Money Management



Let's be honest, budgeting isn't easy or fun at first. However, it's an important part of successfully managing your finances. Let's take a look at five arguments in favor of budgeting:

**A budget helps you gain control of your finances.** Think of a budget as a financial roadmap. It will guide you to your destination. It will also reduce arguments and improve relationships because you and your family will know where you are going financially, providing a smoother ride along the way.

**Budgeting helps you achieve goals.** Whether it is putting money aside for emergencies, a vacation or a college education, a budget helps you devote resources to those things that you determine are most important. Having a plan also promotes well-being and reduces stress.

**A good budget keeps you honest.** Documenting purchases allows you to identify the leaks in your budget because you weren't keeping tabs on where the money was going. Do you spend a few dollars each day on coffee? Do you pull cash out of your wallet or purse without any thought? It's so easy to take \$50 out of the ATM and just spend it. By keeping a budget, each dollar you spend is accounted for. That's a powerful incentive to stay honest.

**Budgeting helps improve habits.** What you measure, you can improve. If you spend more than you earn, you will drain your savings. And, if it continues, you will take on debt. Are you \$100 away from going underwater? \$500? \$1,000? By measuring, you will know for sure and take the steps necessary to improve your habits.

**Budgeting helps you avoid debt and improve credit.** By truly understanding how much it costs to be you, you can make adjustments to stop living from paycheck to paycheck. You may be able to identify ways to get out of debt and stay out of debt. By paying your bills on time and not taking on too much debt, you will take the most important step toward building good credit.

If you have additional questions, or would like to review your budget with GreenPath, give them a call at (800) 550-1961 or visit [greenpath.org](http://greenpath.org) and click on the "Chat Online" button.

*Excerpted from an article by our partner GreenPath*

## Holiday Closings

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

**Memorial Day – Monday, May 28, 2018**

**Independence Day – Wednesday, July 4, 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

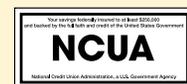
12055 Government Center Pkwy.  
Fairfax, VA 22035  
M, T, W, F: 8 a.m. - 4 p.m.  
Th: 9:30 a.m. - 4 p.m.

### Springfield Branch

6506 Loisdale Rd.  
Springfield, VA 22150

Lobby & Drive-Up  
M, T, W, F: 9 a.m. - 6 p.m.  
Th: 10 a.m. - 6 p.m.  
Sat: 9 a.m. - 1 p.m.

All rates and terms are subject to change without notice.



Federally insured  
by NCUA

