

FAIRFAX COUNTY FEDERAL CREDIT UNION

Helping Build Your Financial Future

Attention Students! The Jake Lay \$1,000 VIDEO SCHOLARSHIP is Underway



Our \$1,000 Video Scholarship Competition has been renamed! It is with great pleasure that we announce that the Fairfax County Federal Credit Union (FCFCU) annual scholarship competition has been renamed to honor our outstanding Board member, John C. "Jake" Lay.

Mr. Lay has 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 in both local and national levels. His commitment to education and training is inspirational to those he has worked with.

Earning countless awards within the credit union community, Mr. Lay has demonstrated his passion for continuing education and his commitment to the credit union philosophy of people helping people. Renaming the scholarship competition after Mr. Lay highlights his example of continuous development and serves as an example to students as they enter their path of education.

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 **five \$1,000 scholarships!** To enter, submit your original video of up to 60 seconds by **September 1, 2017** on the benefits of FCFCU savings products and what the credit union has taught you about managing finances from an early age.

Submit your video to scholarship@FairfaxCU.org. 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 Friday, September 1, 2017. Winners will be announced by October 1.

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.



GOT EQUITY IN YOUR HOME?

Put it to work with an FCFCU Home Equity Loan or a Line of Credit!

- Debt consolidation
- Home improvements and landscaping expenses
- Weddings, tuition and vacations
- Any large purchases!

**Competitive rates and affordable payments.
Interest may be tax-deductible!**

Check out our rates and apply online at FairfaxCU.org/home-equity or contact us at 703.218.9900 option 3.

Consult your tax accountant for tax-deductibility details. Certain fees, conditions and restrictions may apply. Home Equity Lines of Credit and Home Equity Loans are secured by your home. If you're paying off an existing real estate loan, the credit union does not cover costs imposed by other lenders, if any. Rates, terms and conditions are subject to change without notice and may vary based on creditworthiness, qualifications and collateral conditions. Not all applicants will qualify for the lowest rate. Equal housing lender.

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!**

**Get Started with Direct Deposit today
at FairfaxCU.org/Direct-Deposit or call
us at 703.218.9900 option 3.**

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 employers may impose a surcharge. Federally Insured by NCUA.

FCFCU Visa Platinum Card Holders: Win a Magical Shopping Spree

Got a Fairfax County FCU Visa[®] Platinum Rewards credit card? Great! You are eligible to win an all-inclusive, 3 day/2 night trip to Chicago for two as well as a 60-second mad shopping spree dash through the fully-stocked CURewards warehouse to grab all you can – with airfare, lodging, meals and entertainment included!



You can register anytime between June 19 and September 24, and will be entered for the weekly drawing simply by using your CURewards credit union card three times a week.

To register and view the complete contest rules, visit cumagicminute.com. Good luck!

Don't have an FCFCU Visa Platinum card yet? Apply online at FairfaxCU.org today!

Skip a Payment on Your Loan & Save for Your Summer Vacation!

Here's how it works: You may skip up to two consecutive months of FCFCU loan payments in July, August or September (excluding real estate loans, student loans, Overdraft Protection Loans and Visa credit cards). All you have to do is complete the Skip-a-Payment Authorization Form and pay a \$35 processing fee for each month skipped!

**To get started or for more information, visit FairfaxCU.org/skip-a-pay,
contact us at 703.218.9900 option 3 or stop by a branch.**



See What Members Have to Say About Us!



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

“Every time I enter the branch I've been treated like I have millions – staff is polite and professional!

– E.J., Member Since 2008

“I've always experienced great customer service at FCFCU! Recommended anytime!

– J.E., Member Since 2005

“I am very pleased with the rates at FCFCU, and the service they provide.

– L.R., Member Since 1987

“FCFCU delivers very good service. I recommend them to my friends and family.

– A.S., Member Since 2007

Fairfax County FCU in the Community



Our **Community Shred Day**, which took place on April 20, was a huge success! Not only were we able to help protect our members from fraud and identity theft by shredding their personal documents securely, our event contributed to the well-being of the environment as well! According to the Environmental Protection Agency (EPA), our event saved:

- 68 trees
- 13.2 cubic yards of landfill space
- 240 pounds of pollutants
- 1,440 gallons of water
- 41,600 kilowatts of electricity

Thank you to all who participated – you helped make it such a success! Mark your calendar for our next Shred Event on October 21, 2017!



Herndon ES 1K Fun Run!

FCFCU was an official sponsor of the Herndon ES PTA's 1K obstacle Fun Run race held on April 22. Herndon students braved a rainy Saturday to compete in a muddy obstacle race that helped raise funds for their school's PTA program.

FCREA Senior Fair

FCFCU participated in the Fairfax County Retired Employees Association Senior Fair on May 17. This annual event that hosts various vendors in the area was a great opportunity for the credit union to demonstrate our support of retirees by offering them information on various financial products and services.

Friends of Fairfax County Animal Shelter – Wine, Whiskers and Wags 2017

The credit union served as a sponsor of the Annual Wine, Whiskers and Wags event to support Friends of the Fairfax County Animal Shelter on June 4. The event, held at the Paradise Springs Winery in Clifton, VA, helped raise funds to benefit sheltered pets in need.

Celebrate Fairfax!

On June 9, FCFCU was a "sneak peek" sponsor of the community's largest celebration, Celebrate Fairfax!, which hosts tens of thousands of visitors during a three-day period. The event's purpose is to bring the community together in a social setting while highlighting the area's local businesses and organizations. It consists of band concerts, food vendors, carnival rides and games for all ages. The credit union held an informational booth to not only raise awareness of our organization, but of credit unions as a whole.

Fairfax County Sheriff's Office – Bring Your Child to Work Day

On April 27, we collaborated with the Fairfax County Sheriff's Office during their Bring Your Child to Work Day by holding a booth offering financial information targeted to youngsters.



Passion for Community – 5th Annual nZone Open Golf Tournament

On May 19, we served as a sponsor of Passion for Community, an organization that supports families by directly providing household furnishings and goods as well as food assistance to shelter residents and children in local schools. The organization also partners closely with Northern Virginia family shelters as well as school and county social workers to identify families in need. Funds go towards purchasing beds for families moving out of shelters and into their own independent housing. The golf tournament is one of the top annual funding events for Passion for Community.

Online Banking and Mobile App **UPGRADES UNDERWAY!**



In order to improve the way you manage your accounts electronically, we will be updating our Online Banking and Mobile platforms. The new platforms will offer you a more intuitive banking experience that will allow you to plan, manage and meet your financial needs in a beautifully designed, feature-rich consumer banking experience. 24/7 access at its ultimate capability! More information to come!

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 Savings

Whether you're saving for a major purchase like a house or car, planning for future expenses like college tuition, or just starting a rainy day fund, it's important to start with a plan. Our partner GreenPath Financial Wellness (greenpath.com) offers some tips for successful savings that everyone can follow:

- Determine your saving goals and write them down.
- Choose a set amount to save each month or pay period.
- Treat savings as a bill and make it part of your budget.
- Keep your savings separate from the account you use to pay your bills.
- Start small – it adds up over time.
- Use direct deposit to help you save more consistently.



Holiday Closings

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

Labor Day – Monday, September 4, 2017
Columbus Day – Monday, October 9, 2017



**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.

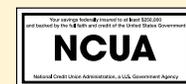
Closed on Wednesday and Thursday

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

