

**October 2024**

## Give Yourself the Gift of SKIP-A-PAY

The holiday season is the perfect reason to take advantage of our Holiday Skip-A-Pay program. Simply choose to skip your November or December loan payment(s) and enjoy the extra cash to spread holiday cheer everywhere you go. Some restrictions apply. If you did not receive your Skip-A-Pay form, give us a call or email [loandept@connectsfcu.org](mailto:loandept@connectsfcu.org) and we can look at your options.



## Holiday Savings Accounts

### *A Note for Christmas Savings Club Accountholders...*

Your accumulated savings and dividends will be transferred to your Primary Savings Account the **first week of October**, just in time for the holiday shopping season!

Not in the club yet? It's easy to start saving for the next holiday season! Simply create an account in Online Banking or contact a member service representative and start saving a little each payday for an even happier holiday.

## International Credit Union Day Thursday, October 17, 2024

Why do hundreds of millions of people worldwide choose credit unions? Because credit unions have a "people-first" philosophy that impels them to constantly improve their communities and the lives of their members. That local service feeds a worldwide network that reaches more than 403 million members across the globe. On **Thursday, October 17, 2024**, join credit union and financial cooperative members around the globe in celebrating **76 years** of International Credit Union Day®.

We invite you to stop by our branches for Member Appreciation Day on **October 17th** as we celebrate this special event with our popular 2024 Pocket Calendars and treats for members.

### VISA GIFT CARDS

*A Simple Way to Make the Holidays Sweeter*

Give the gift of a holiday shopping spree with VISA gift cards for everyone on your list. Simply stop by the Credit Union and stock up.

## Go Ahead & Gift a Little More

Wondering how you'll afford Christmas this year? We can help. Our low-rate Holiday Loan offers an easy, affordable way to fill your pockets full of extra holiday cash. Simply stop by the Credit Union or visit [www.connectsfcu.org](http://www.connectsfcu.org) to learn more and apply today.

### Holiday Loan

**As low as 6.00 % APR\***  
**12-month term**

\*APR= Annual Percentage Rate. The quoted rate is the lowest available rate. Includes .25% discount for having a current checking account with direct deposit. Your rate will be based on your credit history and may be higher. Applicants must meet qualifying credit criteria. All rates are based on term, qualifying credit, amount financed, loan to value, and other terms and conditions. Rates and Terms are subject to change without notice. Monthly Payment Example: \$86.07 for every \$1000.00 borrowed at the lowest available rate of 6.00% APR.



# Watch for Holiday Scams

As much as many look forward to the holiday season, scammers enjoy this time of the year even more.

It's easy to let your security measures slip when you're busy with the holidays and spending money in different ways. To make sure you're staying on top of your security game, keep an out eye for these popular scams.

**Fake charities** – These tend to crop up every holiday season in the form of mailers, phone calls, and emails from organizations with familiar-sounding names. They'll ask you to donate money to a seemingly good cause. Always thoroughly research a charity prior to opening your wallet.

**Holiday vacation offers** – Tropical bliss may sound extra appealing in the middle of cold, miserable weather. Watch out for phony travel sites featuring offers that sound too good to be true. Make sure to book through reputable websites.

**Delivery scams** – With holiday packages crossing all over the country, scammers take the opportunity to send out phishing emails disguised as UPS, FedEx, or U.S. Postal Service notifications of incoming or missed deliveries. Watch for links leading to phony sign-in pages, which then ask for personal information.



**Connects Credit Union will never call or ask you to provide your online banking credentials. If you receive a call, even if it seems to come from Connects, hang up and call us directly.**

# Go Far This Fall

## With a Low-Rate Auto Loan

You've got places to go and things to see, and we've got the low-rate auto loan to help you get there.

Connects auto loans feature:

**Convenient Application Process | Local Financing  
Rate Discount | Debt Protection Coverage  
GAP | Mechanical Warranty**

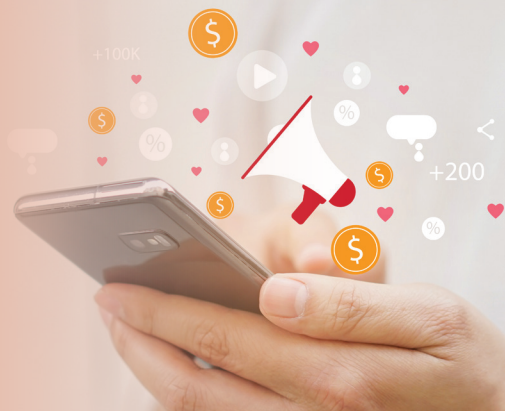
See how low your auto rate can go when you finance with Connects.

Apply online at [connectsfcu.org](https://connectsfcu.org), call **804-756-5000** or stop by any branch.

## CONNECT A FRIEND AND EARN CASH REWARDS!

If we are doing a good job keeping you connected to your financial needs, please refer your family and friends to Connects. If your referral opens a checking account or gets a qualifying loan, you both could earn cash rewards.

**Visit *Become a Member at* [connectsfcu.org](https://connectsfcu.org) for details.**



## HOLIDAY CLOSINGS

### Columbus Day/Indigenous Peoples Day

Monday, October 14

### Veteran's Day

Monday, November 11

### Thanksgiving

Thursday, November 28 &

Friday, November 29

### Christmas Eve

Tuesday, December 24

### Christmas Day

Wednesday, December 25

### New Year's Eve

Tuesday, December 31 (closing at 1 pm)

### New Year's Day

Wednesday, January 1, 2025

[www.connectsfcu.org](https://www.connectsfcu.org)

804.756.5000 | 800.833.5200 | FAX 804.756.5005



### HENRICO/WEST-END

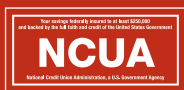
7700 Shrader Rd.  
Richmond, VA 23228

### HANOVER/MECHANICSVILLE

9280 Chamberlayne Rd., Suite 100  
Mechanicsville, VA 23116

### CHESTERFIELD

9960 Midlothian Turnpike  
North Chesterfield, VA 23235



This credit union is federally insured by the National Credit Union Administration.

Connects Federal Credit Union, a member-owned financial cooperative exists to provide professional, economical and convenient quality services while maintaining financial stability. In order to be the primary financial source, we will safeguard member assets with continued growth to meet member needs.

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