

# 74<sup>th</sup> ANNUAL MEETING

APRIL 24, 2025

Join us at our annual meeting for fun, socializing, a delicious dinner, cash prizes and hear about the performance of Connects Federal Credit Union. Come see why members come back year after year!

**When:** Thursday, April 24 at 6 pm

**Where:** The Place at Innsbrook  
4036 Cox Rd,  
Glen Allen, VA 23060

**Dinner Tickets: \$13.00 each.**

On sale at any Connects branch. You can also call 804-756-5030 or email: [annualmeeting@connectsfcu.org](mailto:annualmeeting@connectsfcu.org) to request your tickets.

## CALL FOR NOMINATIONS

### Call for nominations for the Board of Directors of Connects FCU – 3 positions

This is an official notification to all eligible voting members that nominations for vacancies for the Board of Directors may be submitted to the Secretary of the Credit Union by a petition signed by at least 88 members. Please accompany the petition with a brief statement from the nominee or nominees stating that they are agreeable to a nomination and will serve if elected to office. Please send nominations to the address below. The deadline for receiving nominations will be **March 3, 2025**. The Secretary of the Credit Union will forward such nominations to the Nominating Committee. If there is only one nominee for each position to be filled, elections will not be conducted by ballot and there will be no nominations from the floor.

#### Send nominations to:

Jan Belote, Secretary of Connects FCU  
7700 Shrader Rd,  
Richmond, VA 23228

3...2...1...

# Happy New Year!

You can count on Connects to offer you a great deal. Our auto loans come with amazing discounts and incentives!

Up to **3% off\*** our regular rates.

- + 1% discount for Connects Checking + account with direct deposit
- + 1% discount for auto pay from Connects checking account
- + 1% discount for having 2 or more loans with Connects, includes credit card

Plus, **2 months** of No Payments Due. Interest will continue to accrue.

*Already have an auto loan with another lender?*

Get **1% cash back<sup>1</sup>** on your refinanced balance when you bring your auto loan to Connects.

Be sure to ask about our Loan Protection and affordable Warranty products and benefits.

\*Must be a member of Connects FCU. Must apply and meet credit criteria. Loans rates are based on qualifying credit, term, amount financed, loan to value ratio of vehicle and other terms and conditions. Excludes auto loans already financed at Connects FCU. Offer subject to change without notice.

<sup>1</sup>\$350.00 is an example of a cash back reward on refinancing an auto from another lender in the amount of \$35,000.00. Cash Back reward varies on amount financed and is equal to 1% of the payoff amount financed, excluding the amount of financed add-on products. \$1000.00 is the maximum cash back reward. Cash back will be rewarded at the time of loan closing and deposited to your Connects FCU account that you direct to credit.

## PRIVACY POLICY NOTICE

Connects Federal Credit Union is committed to protecting the privacy of our members. Under federal regulations, we are required to provide members with our privacy policy describing our credit union's policy and practices concerning the personal information we collect and disclose about our members. Our privacy is available at [connectsfcu.org](http://connectsfcu.org) or you may request a copy in branch or that we mail you a copy.



## Find More "You Time" with our Convenient Online Services

Connects FCU always values the opportunity to serve our members in person, but we also know that life keeps you busy. That's why we want to ensure you have access to your money and our services whenever you need them. Scan the QR code to sign up for Online and Mobile Banking today!

#### Online Banking & Mobile Banking Features:

Account Balances, Account History, Pending Transactions, Transfers, Bill Pay, Alerts, Deposits, and more!

**Anytime, anywhere – Connects FCU is always by your side.**





# YOUR CREDIT UNION JUST GOT BETTER

## See What's New!

Some exciting things are happening at Connects FCU in 2025!

### NEW LOBBY HOURS:

Mon, Tues, Thurs, Fri: 9am – 5pm  
Wed: 10am – 5pm

### NEW DRIVE THRU HOURS:

Mon, Tues, Thurs: 9am – 5pm  
Wed: 10am – 5pm  
Fri: 9am – 6pm

### NEW WEBSITE:

Check out our brighter, more modern website! It's a great way to get all the information you need about Connects FCU 24/7.

### NEW DEBIT CARDS:

New debit cards are in the works! A sleek new design and updated functionality, including contactless, Apple, Google, and Samsung Pay options. Keep an eye out for your new card in 2025.

# IT'S TAX TIME!

At Connects Federal Credit Union, we understand that balancing life, your financial obligations, and addressing tax preparation can feel overwhelming. That's why we're here to offer solutions to help ease the burden of tax season.

## GETTING MONEY BACK? HOW TO PUT YOUR REFUND TO WORK

Choosing to have your tax refund deposited right into your Connects account is easy! Just complete the Direct Deposit line on your tax form and remember to include your full credit union account number and routing number (251082149). Your refund will be electronically deposited in as little as 10 days!

## TAX FORMS TO WATCH FOR FROM YOUR CREDIT UNION

We will soon be mailing out IRS Form 1099 to Connects members who earned \$10 or more in dividends on their accounts, and IRS Form 1098 to those who paid at least \$600 in interest on their Credit Union mortgages. Please retain these forms for your tax preparation and speak to a Connects representative if you have any questions.

## REMINDER:

The IRS tax filing deadline is Tuesday, April 15, 2025.

## CAUTION ALL CALLS

### STAY ALERT FOR FRAUD CALLS CONCERNING YOUR TAXES AND IDENTITY

As tax season approaches, so does a surge in fraudulent phone calls aimed at stealing your personal and financial information. Scammers may impersonate tax officials or other trusted entities, demanding immediate payment or sensitive details. Connects Federal Credit Union reminds you to stay vigilant—never share your account information, Social Security number, or passwords over the phone. If you receive a suspicious call, hang up immediately and verify the information directly with the appropriate agency. Your security is our priority—stay alert to protect your identity!



## DAYLIGHT SAVING TIME REMINDER

Daylight Saving Time begins  
**SUNDAY, MARCH 9 AT 2:00 A.M.**

Remember to set your clocks ahead one hour before you go to bed Saturday night.

## Holiday Closings

**MARTIN LUTHER KING, JR. DAY**  
MONDAY, JANUARY 20

**PRESIDENTS' DAY**  
MONDAY, FEBRUARY 17

[www.connectsfcu.org](http://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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