

April 2025

# 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

**Buffet Dinner**

**Cash Prize Drawings**

**Attendance Gift**

**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.

# 75 Years of Connects Federal Credit Union

On April 6, 1950, seven employees of the Chesapeake and Potomac Telephone Company signed the Organization Certificate for the Chesapeake and Potomac Telephone Employees Federal Credit Union. The Certificate was approved on April 21 by the Director of the Bureau of Federal Credit Unions.

## In 75 years:

- Grown from 7 members to over 8000.
- Operate 3 full service Branches
- 26 employees
- 13 Volunteers
- We serve the community comprised of the City of Richmond and the counties of Chesterfield, Hanover and Henrico.
- We have improved the financial lives of thousands of residents in community.

It's good to be connected! Let us serve your financial needs today!

**75**  
YEARS  
1950 2025

## Let's Give Your Debts a Spring Cleaning

Spring is the perfect time to refresh your finances! If you have credit cards or car loans financed with another lender, a fresh new loan could save you money.

**Car Loans:** Refinance with Connects and get 1% cash back\* of the refinanced balance. If you have a checking account with direct deposit, we can even discount our regular rates.

**Credit Cards:** Store credit card rates are high. Consolidating higher rate cards to the Connects FCU VISA credit card can save you a lot of money in interest charges.

Visit [connectsfcu.org](http://connectsfcu.org) for \*details on our rates and offers for auto refinancing. Contact us today to clear out financial clutter and see clear savings.

### Ready to Refresh Your Finances?

Our team is here to guide you every step of the way. Contact us today to clear out financial clutter and drive into a brighter future!

## Get Connected to Crypto with Connects

We are thrilled to announce that Connects Federal Credit Union has partnered with BankSocial to bring our members a simple and seamless way to purchase cryptocurrency!

Visit our website to learn about this exciting offer.

connects™  
FEDERAL CREDIT UNION

**BUYING CRYPTO,**  
Has never  
been this easy.

powered by:

 BankSocial



# Be a Smart SCAM SPOTTER

## 5 Popular Scams and What They're About

Staying vigilant against scams is essential to protecting your finances and personal information. Knowing the signs can help you avoid falling victim to fraud. Let's break down five common scams, their hallmarks, and how to report them.

**1. IRS Scams** Scammers impersonate IRS agents, claiming you owe back taxes or face arrest. They often demand immediate payment via gift cards or wire transfers. Hallmarks of this scam include unsolicited calls, threats of arrest, and demands for immediate payment. If you suspect this scam, report it to the Treasury Inspector General for Tax Administration (TIGTA) at 1-800-366-4484 or visit [www.treasury.gov/tigta](http://www.treasury.gov/tigta).



**2. Debt Collection Scams** Fraudsters pose as debt collectors, using aggressive tactics to pressure victims into paying fake debts. They often refuse to provide written validation of the debt and may threaten legal action. If you encounter these signs, file a complaint with the Consumer Financial Protection Bureau (CFPB) at 1-855-411-2372 or visit [www.consumerfinance.gov/complaint](http://www.consumerfinance.gov/complaint).

**3. Lottery, Sweepstakes, and Gift Scams** Scammers claim you've won a prize but request upfront fees to claim it. They create urgency, pressuring you to act quickly. Be wary of unsolicited prize notifications and requests for fees. Report these scams to the Federal Trade Commission (FTC) at 1-877-382-4357 or visit [www.reportfraud.ftc.gov](http://www.reportfraud.ftc.gov).

**4. Employment Scams** Fraudulent job offers promise high pay for little work or request personal information upfront. Hallmarks include offers without interviews, requests for fees, or demands for sensitive data. If you suspect an employment scam, report it through the FTC Complaint Assistant at 1-877-382-4357 or visit [www.reportfraud.ftc.gov](http://www.reportfraud.ftc.gov). You can also explore resources at the National Credit Union Administration's Fraud Prevention Center at [www.ncua.gov/consumers/financial-literacy-resources/fraud-prevention-center](http://www.ncua.gov/consumers/financial-literacy-resources/fraud-prevention-center).

**5. Online Purchase Scams** Fake online stores lure shoppers with too-good-to-be-true deals. Common warning signs are unsecured payment options and missing contact information. If you've fallen victim to this scam, file a complaint with the Better Business Bureau (BBB) at 1-703-276-0100 or visit [www.bbb.org](http://www.bbb.org), or contact the FTC.

Staying informed and cautious is your best defense. If you suspect a scam, take immediate action by reporting it to the appropriate authorities. For more resources, visit the National Credit Union Administration (NCUA) at [www.ncua.gov](http://www.ncua.gov). Together, we can outsmart scammers and keep your financial well-being secure.

Stay safe, stay sharp, and always trust your instincts!

## Holiday Closings

**MEMORIAL DAY**  
MONDAY, MAY 26

**JUNETEENTH**  
THURSDAY, JUNE 19

**INDEPENDENCE DAY**  
FRIDAY, JULY 4



## Celebrate Spring With A New Toy

Stop by the Credit Union to get in on hot rates for summer's coolest toys. Our Toy Loans make it easy and affordable to get the cash you need for every adventure you plan to have.

**LOW RATES ON: Boats • Jet Skis Motorcycles  
RVs • ATVs • And more!**

Visit [connectsfcu.org](http://connectsfcu.org) to view rates and apply online.

## LOANS FOR THE HOME YOU WANT HOME EQUITY LINE OF CREDIT

You've got big ideas for your home, and we've got the perfect tool to help you get it done. Our convenient Home Equity Line of Credit makes it easy to turn your home's equity into cash for whatever you've got planned this season.

- Home renovations and upgrades
- Family priorities and large purchases
- Special occasions and milestones
- Expected or unexpected events

Visit [connectsfcu.org](http://connectsfcu.org) or give us a call at 804-756-5000 to discuss your financing options today.

[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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