

Happy New Year!

The Volunteers & Staff of Suffolk VA City EFCU would like to wish you and your family a Happy New Year!



JANUARY 2012

BOARD OF DIRECTORS

Wesley King, *President*
Betty Jo English, *Vice-President*
Calvin Bowe, *Treasurer*
Deborah Brinkley, *Secretary*
Linda Story • Lovey Lyons
S. Eugene Porter

SUPERVISORY COMMITTEE

Sheron A. Gibson, Sr.
Linda Cooper
Lori G. Hedgepeth-Dodge
Sandra Hall

Vacancy (*Let us know if you want to volunteer!*)

MEMBER EDUCATION COMMITTEE

Jodie B. Brinkley

OFFICE HOURS

Monday - Thursday 9:00 AM to 5:00 PM
Friday 9:00 AM to 5:30 PM

LOCATION

434 W. Washington Street
P.O. Box 4234
Suffolk, VA 23439
Ph: 757.809.3640 | Fx: 757.809.3642

Email: contactus@svcefcu.org

Website: www.svcefcu.org

FIND YOUR NUMBER?

The last 4 digits of your social security number could be hidden somewhere in this newsletter. If you find it, call us, and we will deposit \$5.00 into your account! The best way to find it is to read the entire newsletter! Who knows, this could be your lucky day!



Federally insured by NCUA



Member Account Verification

The Supervisory Committee is verifying member records. Please compare these balances with your records. *If they do not agree, please report any differences immediately to:*

Sheron Gibson, Supervisory Committee Chairperson
P.O. Box 3499 • Suffolk, VA 23439

We will consider the balances correct unless we hear from you within the next 10 days. Thank you for your assistance!

Mark Your Calendar for the Annual Meeting

Your Credit Union's Annual Meeting will be held on **March 19, 2012 at 5:30pm** in the Suffolk City Council Chambers. Please join us for the Annual Report, Election of Officers, and Door Prizes!

We Are Moving!

Your Credit Union is moving to a new home! In February, the office will move to **521 W. Washington Street**.

JOIN NOW!

Credit union membership is a great way to start the New Year! 4473 Bring your family in to open an account and enjoy the benefits and services we offer!



Holiday Closings

We will be closed for the following holidays:

MARTIN LUTHER KING JR. DAY

Monday, January 16, 2012

PRESIDENTS DAY

Monday, February 20, 2012

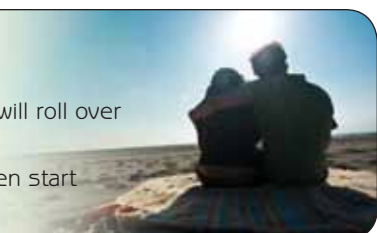
MEMORIAL DAY

Monday, May 28, 2012

Vacation Clubs

If you have saved all year in a Vacation Club, your funds will roll over to your Share Account on April 16, 2012.

If you don't have a Vacation Club, start one today and then start planning next year's getaway!



LOAN RATES (Even lower than before!)

New Vehicle Loans	as low as 1.75%
Used Vehicle Loans	as low as 2.25%
Signature Loans	as low as 8.75%
Pay Day Alternative Loans	18.00%
Partially Secured Loans	3.00% over rate as determined by vehicle securing loan
Share Secured Loans (100%)	2.00% above secured share or share certificate rate
Share Secured Loans (75%)	4.00% above secured share or share certificate rate
Share Secured Loans (50%)	6.00% above secured share or share certificate rate

Get an extra **0.25%** off the loan rates if the loan is paid with payroll deduction!

United Nations Declares **2012** the “International Year of Co-operatives”



As member owned, member serving and member driven, credit unions are clear examples of institutions that promote development. So it's no wonder why the United Nations has chosen 2012 as the year to highlight all of the positive effects cooperatives like credit unions have in supporting their members and their communities.

As a financial cooperative, our goal at your Credit Union is to keep your best interests first. We don't charge you more to make a profit at your expense. Instead we keep service fees low and savings rates high in order to better serve you. Belonging to a credit union lets you vote in the annual board election and benefit from friendly, local service each and every day.

Thank you for making your Credit Union your financial institution of choice.

Keep Your Account Information Current

Be sure to inform us if you have moved or have new contact information. In order to keep your accounts secure and our records up to date, it is important that we have the most current information about how to contact you in case of emergency. Please stop by or give us a call to update your information today!

How To Order Your Free Credit Report

When you take a few minutes to order your free credit report, you can help yourself in many ways. In addition to providing you with general information about your credit score and where you stand, your credit report can safeguard you against identity theft and help improve your credit history.

You may place an order for your free credit report using any of these methods:

- **BY WEBSITE:** visit www.annualcreditreport.com
- **BY PHONE:** call 877-322-8228
- **BY MAIL:** complete the Annual Report Request Form (available at www.annualcreditreport.com) and mail it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281

Please contact the Credit Union for more information about ordering your free credit report or visit www.annualcreditreport.com.



TIME TO
Spring ahead!

It's time to spring forward on **Sunday, March 11**. Remember to set your clocks *forward* before you go to bed Saturday night!



Make Your Checking Account Count!

A True Value that Works For You

Do you know all the benefits a Credit Union checking account can give you?

- NO minimum balance
- NO monthly fees
- Easily track your transactions
- FREE ATM/Debit Card
- Direct Deposit
- Unlimited transfers to other Credit Union accounts
- And more

Give us a call today and let us help you get started.