

# Lower fees. Great rates. Helpful services.

## Checking

- Free Regular checking
  - Extra Credit checking (ages 13-22)\*
  - Checking Plus with dividends
  - Enhanced Benefit checking
- \*applicants under age 15 must have a parent or guardian as joint owner on the account

## Savings & Certificates

- Regular savings
- Money market savings
- Savings certificates
- Health savings accounts
- Traditional & Roth IRAs
- Accounts for minors

## Convenience Services

- Online banking & bill pay
  - Mobile banking & deposit
  - eStatements
  - Debit card
  - ATM access anywhere with ATM fee rebates\*
  - Digital wallets
  - Change Jar automatic savings
  - Direct deposit
  - Payroll deduction
  - Automatic transfers
  - 24-hour online account opening
  - 24-hour loan applications
  - Online signatures for loans
  - 24-hour phone banking
  - Shared branches nationwide
- \*visit vacu.org for details

## Other Services

- Free notary service
  - Official checks
  - Money orders
  - Wire transfers
  - Safe deposit boxes\*\*
  - Coin counting machines\*\*
  - Multilingual service
- \*\*at selected branches

## Mortgages

- Purchases & refinances
- Primary & second homes
- Investment properties
- Land loans
- Conventional loans
- First-time home buyers programs & seminars
- FHA, VHDA, USDA & VA loans
- Personal mortgage advisors

## Loans

- New & used car loans
- Home equity loans & lines
- Personal loans & lines
- Motorcycle, boat & RV loans
- Bicycle loans
- Savings secured loans

## Loan & Vehicle Protection

- Guaranteed Asset Protection (GAP)<sup>1</sup>
- Vehicle Major Mechanical Protection<sup>1</sup>
- MEMBER'S CHOICE<sup>®</sup> Credit Life and Credit Disability insurance<sup>2</sup>

## Credit Cards

- Essential Mastercard<sup>®</sup>
- Cash Rewards Mastercard<sup>®</sup>
- Flex Rewards Mastercard<sup>®</sup>

## Business Services

- Checking accounts
- Money market accounts
- Savings certificates
- Loans & lines of credit
- Commercial mortgages
- Credit cards

## Financial Education

- Money management
- Individual credit counseling
- Free seminars
- Online education resources

## Other Benefits

- College scholarships
- Family & household memberships
- Lifetime benefits

## Member Discounts<sup>1</sup>

- Insurance services (see below)
- Realty services (see below)
- Tax preparation
- Entertainment
- Visit vacu.org for others

## Insurance<sup>1</sup>

- Vehicle, home & renters insurance
- Life insurance
- Pet insurance
- Travel insurance
- Wedding insurance
- Visit www.vacuis.com for details

## Realty Services<sup>1</sup>

- Home purchases & sales
- Visit www.vacurealty.com

Virginia CU Realty, LLC is a separate and distinct legal entity from Virginia Credit Union, Inc.

- Title insurance

## Retirement & Investments

- Visit vacu.org for details

<sup>1</sup> Certain exclusions may apply. These products are provided to members through other independent companies for the benefit of Virginia Credit Union members.

<sup>2</sup> Underwritten by CMFG Life Insurance Company.



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Mobile