

# The Broad Street Journal

A publication of Valley Community Credit Union

P O Box 1784, Waynesboro, VA 22980

Phone: 540-949-6818 or for out of area call toll-free 1-888-321-VICU (8428) on the web: [www.vicu.org](http://www.vicu.org) January 2012

“YOUR FAMILY’S FINANCIAL SERVICES CENTER”

## **CHANGES – CHANGES - CHANGES**

*Every time a new year begins we all think of change. Be it by resolutions or just hanging a new calendar. It always involves some sort of change.*

*Change is something we all should embrace, since in most cases it can only be for the better.*



*Valley Community Credit Union wants to help you change. Let us help you get your finances on track with a debt consolidation or low rate VISA...let us help you go green by signing up for e-statements...let us help show you how to make the most of your home by looking at refinancing your mortgage or home equity...let us help save you some money by switching your checking account from a fee based bank to your credit union. All you need to do is make the effort to ask, if we can help we will, if we determine you have a better deal elsewhere, we will tell you so. But you won't know for sure until you ask. Stop by your credit union today and ask about change.*

## **DO YOU KNOW ANYONE WHO COULD BENEFIT FROM THE GREAT SERVICE YOU RECEIVE AT YOUR CREDIT UNION?**



At Valley Community Credit Union we are always seeking new membership. The credit union is open to all persons who live, work, worship, or attend school in, businesses and other legal entities located in Augusta County and the independent cities of Waynesboro and Staunton. If you know someone who could benefit from a change in financial institutions, or even add another institution, remind them of our great service and wonderful rates. They will thank you for bringing them into our “community”.

*Your Credit Union - Your Future!*

## **IS YOUR ACCOUNT DORMANT?**

*If you haven't used your account for some time, you may want to check to see if it is active. Dormant accounts are subject to a \$5.00 fee per quarter and/or closure. Accounts with no activity for more than 18 months are classified as dormant. To keep your account from being dormant, all you need to do is make a small transaction at least once a year. In addition, accounts with no activity for five years must be escheated to the state. If you have more than one account number, all accounts must have some activity to avoid action/fees/closure.*

*THANK YOU for your business.*



## BOARD OF DIRECTORS

Did you know your credit union is run by a volunteer Board of Directors? These dedicated individuals come from the membership in the credit union and from all walks of life. Any member of the credit union (over the age of 18) willing to make a personal commitment to attend and actively participate in Board activities and meetings is eligible to be elected to the Board of Directors. We are always seeking qualified individuals who want to make a difference. Perhaps you don't feel the BOD is something for you, maybe an appointed position on one of our committees may be a better fit. Directors are elected at the annual meeting. This year the Annual Meeting of Valley Community Credit Union will be held in April 2012. If you think you may be interested or want to find out more about these positions, contact Debbie at the Credit Union.

## DO YOU KNOW WHAT YOUR CREDIT REPORT SAYS ABOUT YOU?

Everyone has seen or heard the commercials about credit scoring and fraud detection. Although the conduct of the actors seems silly, these commercials do provide a good public message. We should all know what our credit report contains. Did you know you can't get utilities turned on without a credit report being checked? With the start of a new year, now is a good time to see what others are seeing. Everyone is entitled to a FREE annual credit report from each of the three main reporting companies; you don't have to pay the fees from the advertising companies. You can order your FREE credit report using these:

**WEBSITE:** visit [www.annualcreditreport.com](http://www.annualcreditreport.com)

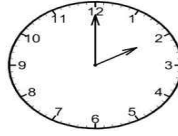
**PHONE:** call **1-877-322-8228**

**MAIL:** write to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281.

You won't have to have sweaty palms anytime someone says they will need to look at your credit.



**DAYLIGHT SAVINGS TIME  
BEGINS ON SUNDAY,  
MARCH 11, 2012 AT 2:00 A.M.**



**DON'T FORGET TO SET  
YOUR CLOCKS FORWARD  
ONE HOUR BEFORE YOU GO  
TO BED ON SATURDAY  
NIGHT!**

## IT'S TAX TIME AGAIN – ARE YOU READY?

Your 2011 tax documents (1099 & 1098) must be mailed by January 31, 2012. If you need this information before your document arrives, your YTD dividend and YTD interest paid information is printed on your December statement.

If you want to have your refund direct deposited, please be sure you use complete routing and account numbers. The routing number for VCCU is **251484941** and your account number is a ten digit number. This can be found on the bottom of your drafts or if you are not sure call or stop by the office.



**EQUAL HOUSING  
LENDER**

## HOLIDAY CLOSINGS

**MARTIN LUTHER KING, JR.  
DAY**  
Monday, January 16, 2012

**PRESIDENT'S DAY**  
Monday, February 20, 2012

# VALLEY COMMUNITY CREDIT UNION

## **OUR MISSION IS TO:**

*Provide our members financial services at competitive rates in a professional environment, in order to achieve an atmosphere of trust between our members and their Credit Union.*

## **STAFF:**

Debra K. Hostetter, *Mgr/CEO*

NMLS #812397

Karen Hughes, *Loan Officer*

NMLS #812737

Dawn Coffey, *Head MSR*

Janet Whitfield

Tommea Thomas

*Member Service Representatives*

## **LOCATION:**

501 West Broad Street  
Waynesboro, VA 22980

## **MAILING ADDRESS:**

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## **CONTACT NUMBERS:**

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Loan Dept [viculoan@ntelos.net](mailto:viculoan@ntelos.net)

Internet [www.vicu.org](http://www.vicu.org)

## **V.R.T./AUDIO RESPONSE:**

Local 1-540-949-0716

Toll Free 1-888-523-6566