

# 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)

July 2010

"YOUR FAMILY'S FINANCIAL SERVICES CENTER"



*It's Celebration Time!!!*

## **VALLEY INDUSTRIAL** **CREDIT UNION HAS GONE** **COMMUNITY!!**

*On June 7, 2010 the State Corporation Commission, Bureau of Financial Institutions approved a request from Valley Industrial Credit Union to expand the field of membership of your credit union to become a community field of membership. The credit union is now open to all persons who live, work, worship, or attend school in, businesses and other legal entities located in all of Augusta County and the independent cities of Waynesboro and Staunton.*

**WE'RE GROWING FOR YOU!!**

*If you know of anyone that could benefit from the same great service and rates you enjoy, that fits into the above community, you can now send them for membership at your credit union. We will be having a new membership drive during the month of July, in which new members will receive a special gift from the credit union.*

*In addition, we will be holding a grand re-opening on Tuesday, July 20, 2010, from 11:00a.m. to 4:00p.m. celebrating our new status in the community with a hotdog social in the parking lot of the credit union. Come have lunch on us! Bring your neighbors, friends, family, co-workers and let them sign up for membership!*

**501 W BROAD STREET, WAYNESBORO**

*In recognition of our new status we are:*

**VALLEY COMMUNITY CREDIT UNION**

*Your Credit Union – Your Future!*

*THANK YOU for your business!*



## PRIVACY NOTICE

Valley Community Credit Union is owned by its members and run by a board of directors you elect. You can be confident that your financial privacy is a top priority of this credit union. We are required by law to give you this privacy notice to explain how we collect, use and safeguard your personal financial information.

We are committed to providing you with competitive products and services to meet your financial needs, which necessitates that we share information about you to complete your transactions and to provide you with certain financial opportunities. In order to do so, we have entered into agreements with other companies that provide either service to us or additional financial products for you to consider.

Under these arrangements, we may disclose all of the information we collect, as described below, to several companies that perform marketing or other services on our behalf or to other financial institutions with whom we have joint marketing agreements. To protect our members' privacy, we only work with companies that agree to maintain strong confidentiality protections and limit the use of information we provide. We do not permit these companies to sell to other third parties the information we provide to them.

### Information We Collect And Disclose About You

We collect and may disclose non-public personal information about you from the following sources:

- Information we receive from you on membership and loan applications and other forms;
- Information about your transactions with us or others;
- Information we receive from a consumer-reporting agency;
- Information obtained when verifying the information you provide on an application or other forms, such as from your current or past employers or from other institutions where you conduct financial transactions.

We may also disclose information we collect about you under other circumstances as permitted or required by law. These disclosures typically include information to process transactions on your behalf, conduct the operations of your credit union, and follow your instructions as you authorize, or protect the security of your financial records.

If you cancel membership with VCCU, we will not share information we have collected about you, except as permitted or required by law.

We restrict access to non-public personal information about you to those employees who have a specific business purpose in utilizing your data. Our employees are trained in the importance of maintaining confidentiality and member privacy. We maintain physical, electronic and procedural safeguards that comply with federal regulations and leading industry practices to safeguard your non-public personal information.

## THANK YOU!! TO ALL THAT PARTICIPATED IN PENNY WARS...

Valley Industrial Credit Union won an award on the State Level for the largest amount collected from credit unions in the \$5 - 20 million Asset size. We will be participating again in October so start saving those pennies.

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**Anger at big banks has prompted calls for consumers to move their money. But where will you get the best terms/service? According to AARP magazine July/August edition...check out your credit union!!**  
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### DEBIT CARD TRANSACTION REMINDERS:

The credit union staff sends files to our VISA Debit Card processor 2 -3 times a day, therefore; there is a delay in your deposits being updated to your Debit Card if you are using it as a PIN-less (CREDIT) transaction. To avoid embarrassment use your card with your PIN (DEBIT) to access your funds immediately. In addition, keep in mind that accounts with fees due or delinquent loan payments block all debit/credit transactions. Also, some transactions do not post to your account immediately, so it is very important that you keep your draft account reconciled. You can use V.R.T. and online Home Banking to help keep track of what has posted to your account and what has not. Accessing and viewing your account online is simple, secure and convenient.

### HOLIDAY CLOSINGS

**INDEPENDENCE DAY**  
Monday, July 5, 2010

**LABOR DAY**  
Monday, September 6, 2010

## **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*

Karen Hughes, *Loan Officer*

Dawn Coffey, *Head MSR*

Janet Whitfield

*Member Service Representative*

### **LOCATION:**

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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