

Fall 2015

Vasco Federal Credit Union

Where the Little Guy Banks

www.vascofcu.com

724-539-2858



Annual Meeting

The 49th Annual Membership Meeting of VASCO Federal Credit Union will be held on Saturday, April 2, 2016 at 9 AM, at the Fred Rogers Center at St. Vincent College. Our 2015 Annual Report will be reviewed and an election of officers will be conducted. A complimentary buffet breakfast will be provided. Please RSVP by phone or in person at the credit union no later than March 24, 2016.



Our Current Rates



HOME EQUITY LOANS	
5 Years	3.99% APR
10 Years	4.49% APR
15 Years	4.99% APR

AUTO LOAN RATES – NEW AND USED	
<u>NEW VEHICLES</u>	
3-5 Years	2.49% APR
6-7 Years	4.49% APR
<u>USED VEHICLES (2011 & NEWER)</u>	
3-5 Years	3.99% APR
6-7 Years	5.99% APR
<u>USED VEHICLES (2010 & OLDER)</u>	
1-5 Years	4.99% APR
6-7 Years	8.00% APR



INTRODUCING



➤ NEW CHECK COMPANY

We are proud to announce that we have gone with a new check company. We have departed from Harland Clarke and are now using Legacy Member Services. Legacy provides more design options at a lower price for our members.

➤ NEW HOME BANKING APP

We would like to give a heads up to our members that a new home banking app will be available in the near future. This will be available for members who are signed up with home banking. The new app will have much more to offer than the current application we now provide.

The new app will offer Mobile Pay, the ability to pay your bills online thus saving you the cost of postage, Mobile Deposits, the ability to photograph your checks and deposit them without bringing them to the office, and the ability to access transaction history, just to name a few. Some insight to the new app is the ability to set alerts for when your account hits a certain balance, when a bill is coming due, and when a deposit or payment is made. Our new app will allow members to add other external financial institutions they may do business with. This will give members an overview of their entire financial picture all in one place.

The new home banking app is equipped with layered security, making each transaction safe.

Words of Encouragement

We encourage our members to sign up for home banking on our website, www.vascofcu.com, and sign up for E-statements. When a member signs up for home banking, it gives them access to their account 24 / 7 / 365, along with the opportunity to use the mobile banking app. Members are able to have up to 6 transfers done automatically or by themselves online per month. Once signed up for E-statements through home banking, members are able to go online and print their statements at their convenience or simply view them online without using toner and paper. This would eliminate any wait time for statements to arrive in the mail along with reducing the amount of paper used to mail statements. When a member signs up for E-statements, they will no longer receive a physical statement in the mail. However, the

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choice of receiving E-statements may be turned off at any time, and the member will resume receiving statements in the mail again. If you have any questions or need help with signing up for either home banking or E-statements, please feel free to stop in or give us a call at 724-539-2858.

****Below are directions on how to sign up for Home Banking and E-statements****

HOME BANKING:

1. Go to www.vascofcu.com
2. Click on Online Banking in top right corner
3. Click New Members enroll now
4. Fill in information (Your Member # is your Account #)
5. Check the your e-mail you provided for password (this is only a temporary password)
6. Change your password from the temporary one to your own personal password

****Keep your confidence word, password, and security questions in a safe place.**

E-STATEMENTS:

- In home banking, under the STATEMENTS tab – click the START E-STATEMENTS button

****You may discontinue receiving e-statements at any time by clicking the STOP E-STATEMENTS button**

NOW OFFERING HOME MORTGAGES!

Your credit union has partnered with First Heritage Financial to offer a variety of home mortgage products. If you are looking to buy a new home and are looking for financing, consider your credit union. Visit our website, www.vascofcu.com, and click on home loans for our current rates and to apply!

-Privacy Policy-

Just a friendly reminder that we are still required to provide this to you annually. Legislation has been passed that will allow us to deliver this notice to you electronically. This policy will be moved to our website where you can reference it any time you wish. There is still no known legislation requiring you to actually read this:

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VASCO Federal Credit Union is committed to making available financial products and services that will enable you to meet your financial needs and reach your financial goals. Protecting personal information and using it in a manner consistent with your expectations is a high priority for everyone associated with your credit union.

As a member of VASCO Federal Credit Union, you also have the responsibility to safeguard your financial information.

To ensure that you can rely upon the quality of products and services we offer, our credit union stands behind the following privacy policy:

Our credit union will collect only the personal information necessary to conduct our business. That means we will collect only what is necessary to provide you with competitive financial products and services, nothing more.

Our credit union will protect your personal information. We will maintain strong security controls to ensure that member information in our files and computers is protected.

You will always have access to your information. As a member of VASCO Federal Credit Union, you have the opportunity to review your information and make necessary changes to ensure that our records are complete and accurate.

Our credit union will only share information when absolutely necessary. We only share information to administer the products and services we provide, or when required to do so by the government or law enforcement, or in the event that we partner with outside businesses to offer enhanced products and services.

Our credit union will only partner with businesses that follow strict confidentiality requirements. The businesses we select will offer products and services designed to enhance our member's economic well-being.

***Just a Friendly reminder, your credit union will be**

CLOSED – Thanksgiving, November 26, 2015

CLOSED – Day after Thanksgiving, November 27, 2015

CLOSING AT NOON – Christmas Eve, December 24, 2015

CLOSED – Christmas, December 25, 2015

CLOSING AT NOON – New Year's Eve, December 31, 2015

CLOSED – New Year's Day, January 1, 2016

VASCO Federal Credit Union wishes everyone a Merry Christmas and a Happy New Year!