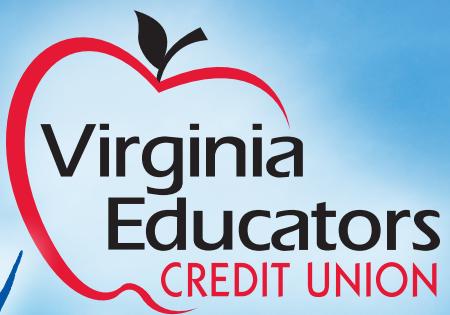


# Loans For All Of Your Summer Needs!



July 2025

*Loans Available for All Credit Scores!*

## NEW & USED VEHICLES

Save with LOW rates for both new and used vehicles. We will provide NADA values for your search! Receive up to a .20% discount with Apple Rewards.\*

## PERSONAL LOANS

Obtain funds for any extra summer expenses or unexpected costs. Salary Advance loans also available as a Pay Day Loan alternative at a much LOWER rate. Receive up to a .20% discount with Apple Rewards.\*

## CREDIT CARDS

Avoid carrying cash during any travels and receive the convenience of a card with LOW non-variable rates and no annual fees.

## HOME EQUITIES & MORTGAGES

A "stay"cation can be fun with home improvements through a home equity loan, or refinance your mortgage with a LOWER interest rate to save.

Visit [www.vecu.org](http://www.vecu.org)  
or call 757.930.2425  
and select option #2 to  
apply for a loan today!



\* Must qualify for VECU Apple Relationship Rewards.  
Loan rates based on terms and credit worthiness. Other restrictions may apply.

# President's Note

As we enter the second half of 2025, there may be occasions when there is a need for affordable financing options, and at VECU we always keep that in mind for our member owners. Please know that your credit union will continue to keep loan interest rates accessible for our members. We would ask that you consider VECU for any of your loan needs you may need this summer. Vehicle and home loans are at competitive rates to allow you to take advantage of this opportunity to pay less for these large and significant purchases. We can assist with a new purchase, or a refinance by simply contacting your credit union – we are here and ready to assist!



We would also like to congratulate our high school and college students and families who celebrated at graduation ceremonies this year. We provide specific services and products for new graduates with low interest loans, free credit report reviews, and complimentary budgeting services. Contact us this summer for any financial questions you may have during this transition during this new phase of life.

We believe in the credit union philosophy of “people helping people” and supporting each other to promote the success of our citizens and communities. Thank you for your continued membership and for making the “educated” financial choice with Virginia Educators Credit Union. Here is wishing you and your family a safe and healthy summer!

**Sharon G. Conti, CPA, CGMA**  
**President/CEO**

## Take a Break from Your Bills this Summer with Skip-A-Payment!

Offered to members during the summer months, you may skip one loan payment\* in July, August, or September. The Skip-A-Payment program allows you to miss one month's loan payments without any penalties or late fees. This is just another great member benefit from VECU! Pick up a “Summer Skip-A-Payment” form at any of our convenient offices or download a copy at [www.vecu.org](http://www.vecu.org) and return your form to a credit union office. There is a \$25 fee for this service. Online forms may be found by selecting “Resources” from the top menu and then selecting “Applications and Forms”. Completed forms must be submitted prior to your due date.

\*Not all loans qualify. Interest will continue to accrue. Other restrictions may apply.

## CONGRATULATIONS GRADUATES!

Congratulations on your recent graduation which is a major life achievement! Your credit union is here to assist you with your financial needs after graduation. We understand that making the transition from school into the “real world” is an exciting time, but it may also present challenges with new expenses that you may not feel prepared for. **We can help by offering you a discount of .10% off the normal personal/signature loan rate for a special “Graduation Loan”.** You may qualify for a rate as low as 9.49% APR\*! The extra funds that you receive from your Graduation Loan can help you furnish your new apartment, purchase a professional wardrobe, buy a computer, etc. The possibilities are endless!

Or, as a new graduate, you may want to begin to establish credit, or have a card for emergency needs. Your credit union offers low-limit \$200 credit cards with non-variable rates as low as 11.99% APR\* to assist in establishing credit for recent graduates or current college students. The credit card will initiate a credit profile but provide a low and manageable limit for “first-time” borrowers. Establishing and maintaining positive credit will assist in obtaining future loans at the lowest possible rates!

**Applying for a Graduation Loan or low-limit Credit Card is easy. Simply apply online at [www.vecu.org](http://www.vecu.org), or by phone at 757.930.2425 (option #2).** We will also be happy to assist with a budget to ensure you stay on track with any new expenses.

\*APR = Annual Percentage Rate. Rate based on credit worthiness. Other restrictions may apply.



## Credit Union Shared Branch Locations

As a VECU member you may complete:

- DEPOSITS
- WITHDRAWALS
- LOAN PAYMENTS
- ACCOUNT TRANSFERS



by using a shared branch location nationwide. These locations allow you to conduct transactions just as if you were at a VECU branch. All you need to take advantage of these facilities is your VECU account number and valid government-issued photo identification. To find your nearest credit union service center, go to [vecu.org/about-us/locations-hours-ATMs](http://vecu.org/about-us/locations-hours-ATMs).

## VECU'S YOUTH Summer Savings CHALLENGE



Virginia Educators Credit Union wants our youth members to learn the importance of saving at an early age! This is why we are delighted to offer VECU's Summer Youth Savings Challenge!

Youth members (under the age of 18) who make a deposit of any amount into their savings account during the months of July or August will be entered into a drawing for a chance to win a \$25 deposit into their savings account! Make a deposit in both July and August for double the chances of winning. Make a deposit this summer and you will be automatically entered into the drawing – it's that easy!"

\*Drawing will be held in September 2025.

## Member Appreciation/ Annual Meeting Day

Thank you to all our members who visited VECU and voted during our Member Appreciation/Annual Meeting Day on April 24, 2025. We were excited to share information on our products and services and provide giveaways to show our member appreciation. Elected to the Board of Directors for two-year terms include: Anne Edison (Chairperson), Dennis Jarrett (Treasurer), Thomas Fisher, and Doretha Spells. The Annual Meeting Report is available on the website at "About Us." Thank you for your membership!

## Enjoy Account Access Anytime, Anywhere

With Free Mobile Apps, Audio Response And Internet Branch (Moneylink) From VECU!

At Virginia Educators Credit Union, we are here to help you deal with your day-to-day financial needs in the most convenient, stress free way possible! That is why we provide our members with a variety of free options to monitor his/her account, verify daily transactions and account history, transfer funds between accounts, and make payments toward loans and credit cards.



The following are free account access options available to all members of VECU:

- **Audio Response:** Available by calling 757.930.2425, option #1
- **Internet Branch (Moneylink):** Available by visiting [www.vecu.org](http://www.vecu.org) and selecting Account Login from the homepage
- **Text/Email Services:** Available through VECU Moneylink by selecting preferences and then selecting e-alerts, and/or mobile text.
- **VECU Mobile App:** Available for download in the Apple App Store or Google Play Store by searching VECU. To improve efficiency and better assist our members, VECU directs all members who call in for account inquiries about one of VECU's free account access options.

As a reminder, a \$2 phone transaction fee is assessed for members who call in to speak to a representative for account balances or transfers as these services are available to the member through one of VECU's free account access services.

If you have any questions about VECU's FREE account access options, please send us your questions at [www.vecu.org/contact-us](http://www.vecu.org/contact-us).



The Educated Financial Choice

### NETTLES DRIVE OFFICE

12626 Nettles Drive, Newport News, VA 23606

### MAIN STREET OFFICE

812 Main Street, Newport News, VA 23605

### LOBBY HOURS

MON, TUE, THU 9:00 a.m. - 5:00 p.m.  
WED 10:00 a.m. - 5:00 p.m.  
FRI 9:00 a.m. - 5:30 p.m.

**Main Street Office Closed Tuesday and Thursday**

### DRIVE-THROUGH HOURS

MON 9:00 a.m. - 5:30 p.m.  
TUE 9:00 a.m. - 5:00 p.m.  
WED 10:00 a.m. - 5:00 p.m.  
THU 9:00 a.m. - 5:00 p.m.  
FRI 9:00 a.m. - 6:00 p.m.

**Main Number:** 757.930.2425

**Toll-Free Number:** 800.930.2425

**Audio Response:** 930.2425 (Opt. 1)

**Loan By Phone:** 930.2425 (Opt. 2)

### LOCAL CREDIT UNION SERVICE CENTERS

12512 Warwick Blvd., Newport News, VA 23606  
433 Denbigh Blvd., Newport News, VA 23608  
5028 George Washington Hwy., Yorktown, VA 23692  
3711 Huntington Ave., Newport News, VA 23607  
9155 Seabee Rd., Norfolk, VA 23505  
2369 George Washington Hwy., Hayes, VA 23072  
2445 Taylor Rd., Chesapeake, VA 23321  
5624 Portsmouth Blvd., Portsmouth, VA 23701  
4171 Ironbound Rd., Williamsburg, VA 23188  
907 W. Washington St., Suffolk, VA 23434

### FOR OTHER SERVICE CENTER LOCATIONS

[www.vecu.org](http://www.vecu.org)

### VECU ATM LOCATIONS

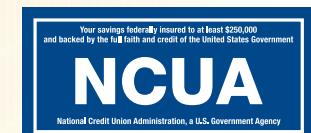
12626 Nettles Drive  
812 Main Street  
CNU David Student Union  
CNU Freeman Center  
CNU Tribe Library

### OTHER ATM (CUALLIANCE LOCATIONS)

Visit [www.vecu.org](http://www.vecu.org) to find a location nearest you.

### WEBSITE

[www.vecu.org](http://www.vecu.org)



Federally Insured by NCUA up to \$250,000.

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# Community Corner



## INDEPENDENCE DAY

Friday, July 4th

## LABOR DAY

Monday, September 1st

## COLUMBUS DAY

Monday, October 13th  
(Staff training day)



## Free Credit Report Reviews Available

Make an appointment with a credit union representative for a free credit report review today. We can assist in steps to improve your credit score, or you may want to verify all items are accurate on your report. It is easy and convenient! Schedule an appointment by sending a request email to [questions@vecu.org](mailto:questions@vecu.org), or contact VECU at 757.930.2425. We are here to offer assistance to our members.

## Scholarship Winner!

Congratulations  
2025 Scholarship Recipient!

Angel Crawley, a Senior at Woodside High School was awarded the \$3,000 Virginia Educators CU Scholarship through the Wayne D. Lett Scholar Program within the NN Education Foundation. Angel will be using these funds towards her college career as she becomes a teacher within the NNPS system after she graduates. We are so proud of Angel's great accomplishment!



Angel Crawley of Woodside High School and Dale Mingilton, Executive Director/Foundation and Corporate Partnership Liaison

## Honoring Academic Success and Teacher Mini-Grants

Virginia Educators Credit Union supported this year's Newport News Public School's Salute to Success Student Recognition program as a Top Scholar Sponsor. The Valedictorians and Salutatorians and top ranked high school students in each grade level in Newport News Public Schools were honored and recognized along with the National Merit Scholarship honorees, seniors who have earned four or more Industry Certifications, and the 2025 recipient of the Wayne D. Lett Scholarship program. The sponsorships for this program also support the NNPS teacher mini grants which provide teachers with extra funding for classroom initiatives up to \$500 each. Congratulations to these outstanding students and teachers recognized!



2025 Teacher Mini-Grant Recipients

## NNPS/NN Education Foundation Golf Classic

Virginia Educators Credit Union was happy to support the Newport News Public Schools/Newport News Education Foundation Golf Classic on June 12th at Kiln Creek Golf Club. The credit union was a sponsor of one of the eighteen holes. Proceeds from the event will support merit-based scholarships, teacher mini-grants and high achieving students in Newport News Public Schools. Thank you for all those who supported this event!

