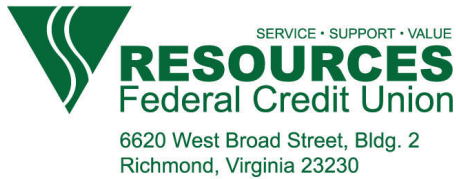


Having trouble viewing this email? [Click here](#)



RESOURCES Federal Credit Union

News You Can Use, December 2011



Richmond Hours: Monday - Friday, 8:15am until 5:00pm ~ (804) 281-6341
Lynchburg Hours: Monday - Friday, 8:30am until 4:45pm ~ (434) 522-7164
www.resourcesfcu.org

Issue: 12

Dec/2011

Proudly serving our members since 1935. We are delighted to provide services to Genworth employees, retirees, and their family. Plus, once a member, always a member. For all your financial needs, visit www.resourcesfcu.org.

Dear Tena,

Wow! Can you believe 2011 is about to come to a close? This year has flown by! In this issue of **News You Can Use** be sure and read about our fifth annual **Helping Hands for the Holidays** drive. The credit union is conducting its annual benefit for The Daily Planet of Richmond. And, we have important updates for members taking advantage of holiday shopping deals - make sure your debit card pre-set limit keeps up with your spending!

Additionally, to give **you** a helping hand during the holiday season, we continue to offer **Skip a Pay(ment)** and the **Holiday Loan** through the end of December. If you have plans to take advantage of these offers, make sure to do so before the deadlines.

Remember, we are always looking for suggestions from members about how we can improve your experience with the credit union. If you have thoughts you would like to share, stop in, call, or email any time.

Need More Dough for the Holidays?



Must Reads

[More Dough](#)

[Helping Hands](#)

[Debit Card Limits](#)

[Best Gift](#)

[Holiday Gift Cards](#)

[Vehicle Loan Pgm](#)

[Skip-a-Pay\(ment\)!](#)

[Student Loans](#)

Quick Links

[RFCU Home Page](#)

[Share Rates](#)

[Loan Rates](#)

[Loan Calculator](#)

[Loan Application](#)

[Contact Us](#)



Happy Holidays!

As we reflect back on 2011, everyone at RESOURCES Federal Credit Union would like to say "Thank You" to our members. The credit union has had such a long history because of wonderfully

So you made it through Thanksgiving. Need more dough to get you through the rest of the holiday season? No need to deplete your savings or use high rate credit cards - consider a **Holiday Loan** from RFCU.

Through December 31, RFCU members can take advantage of this very special offer:

Borrow up to \$2,500 at 6.5% with 12 months to pay*
Our Little Gift to You! [Apply for a Holiday Loan Now.](#)

** Application must be submitted by Dec 31, 2011 to receive promotional rate. Member must qualify for loan. Sample monthly payment of \$215.77 assumes \$2,500 maximum loan amount financed at 6.5% for 12 months.*

[back to the top](#)

Helping Hands for the Holidays

RFCU is hosting the annual **Helping Hands for the Holidays** drive **December 1-31**. In it's fifth year, the annual drive benefits the homeless or underprivileged men, women, and children served by the [Daily Planet of Richmond](#). The need is great!

This year, we are collecting gently used or new:

Coats
Hats
Gloves & Mittens

New:
Socks (White, New)
Deodorant
Shaving Cream
Toothpaste

A large drop-box is located right outside the credit union door on the first floor of Building 2. Any items you donate will be greatly appreciated!

NOTE: Items to be donated should be clean, free of debris, and in good, usable condition. If you have questions about the drive, please call the credit union campus office at 804-281-6341.

Make Sure Your Debit Card Limits MATCH Your Holiday Spending!

Have plans for some **Holiday power-shopping**? Make sure your pre-set debit card spending limits match your planned purchases!

For your protection from potential fraud, pre-set spending limits made with your debit card max out at \$2000.00 per day. We understand some members may make total daily purchases exceeding that amount, especially during the holidays. To ensure you are not caught in a potentially embarrassing moment at the check out counter, you can temporarily raise the spending limit on your debit card by contacting the credit union.

How Can I Raise My Limit?

- Pre-set daily debit card spending limit can be increased to \$3000.00 for pin-based transactions and \$4000.00 for signature based transactions.

supportive members like YOU!

We wish you and your family a very merry holiday season and all the best in 2012!

[<back to the top>](#)

Vehicle Loan Program Enhancements

As you shop around this holiday, perhaps a vehicle might be one of the purchases you make. No matter your vehicle of choice, our Vehicle Loan Program always gives you a great ride with these ongoing offers:

On all new & used vehicle purchases, RFCU will: Match the Dealer Offered Rate!*

On all non-purchase, refinanced vehicle loans, RFCU will: Beat Your Existing Rate by 1%!

[Apply Now](#)

* RFCU's Vehicle Loan Program is designed to save members money. However, the rate offered to each member will not go below the member's qualified rate. For complete details, contact the credit union.

[<back to the top>](#)

**Feel the Thrill...
of Sliding Past
Your Loan
Payment!
Skip a Pay(ment)!**

- Contact Gretel Poulsen at the main credit union branch at **(804) 281-6451**.
- The credit union will be closed December 23 and 26th. If you want to raise your pre-set limit, please call by Thursday, Dec 22, 3:30pm.

The temporarily raised limits will revert back to the pre-set \$2000.00 daily limit on January 1, 2012. If you have any questions, or want to raise your debit card pre-set spending limit, give the credit union a call.

[back to the top](#)

Give the Gift That Lasts

Looking for that special gift, the gift that lasts? Why not consider giving the gift of membership to a family member. I know, it sounds hokey, but what better gift to give someone than the opportunity to make more on their savings and spend less on loans. (Just look at our rates!) Not to mention, having access to one of the best checking account programs (with rewards, mind you) out there.

Membership in a credit union is portable - no matter where your life's journey takes you, you can take it with you. Through online access, you can continue to enjoy all the benefits membership brings. Now, wouldn't you want your family to be able to enjoy that, too?

And, it's easy - all they need to do is print the application here, and mail it in with at least a \$5.00 opening deposit and a copy of their driver's license.

Eligible family members are: Spouse, mother, father, brother, sister, children, step-children, grandchildren and grandparents.

[back to the top](#)

Speaking of Gifts: Holiday Gift Cards Available!



What do you get for the person that has everything? A gift card is the perfect gift every time! Holiday-themed gift cards are now available at the credit union for a cost of \$5.00. Visa Gift cards can be loaded with amounts ranging from \$10.00 up to \$500.00 and can be used anywhere Visa is accepted.

[back to the top](#)



Take a break and SLIDE right past your loan payment! Still going for the month of December, RFCU members can choose to Skip-a-Pay on their loan. Certain Restrictions Apply*. Contact the credit union for the Skip-a-Pay form or download one online.

*Members must choose Nov or Dec to skip their loan pymt. A fee of \$35 applies to each loan skipped. Form must be submitted at least 5 business days prior to loan due date. Visa credit cards & Second Mtg Loans not eligible. Loan must be at least 3 months old (3 pymts have been made), loan must be current, no late pymts for past six mths; loan pymts must not have been deferred for the past 12 mths.

[back to the top](#)

Sallie Mae(r) Student Loan Program

Many students will be home for the holidays. Now is a great time to talk about how you can "pay for college the SMART way" with a Smart Option Student Loan(r) from Sallie Mae.

Apply Today!

We hope you will find this newsletter a welcome addition into your email box. If you wish to be removed from the mailing list, simply use the Safe Unsubscribe option below. If you think a friend or family member might benefit from the information contained herein, feel free to forward it along!
Sincerely,

Patsy Smith
RESOURCES Federal Credit Union



The student loan process can be overwhelming. That is why Sallie Mae(r) offers the **Smart Option Student Loan**. With three repayment options and competitive interest rates, you have the choice to graduate with less debt or enjoy more flexibility while in school.

Options:

Pay More. Save More. (*Interest Repayment Option*)
Pay a Little Now. Save a Lot Later. (*Fixed Repayment Option*)
Get Maximum Flexibility. (*Deferred Repayment Option*).

Find Out More or Apply Today!

SPEAKING OF COLLEGE ~ THIS JUST IN:

We just received information about the Richmond Chapter of Credit Unions Annual Scholarship offering. Once again, two (2) \$1500.00 scholarships are available for college, technical, or trade school enrollment after June 30, 2012 and before Dec 31, 2012.

The scholarships are available to high school students who will graduate in 2012 and will begin college by 12/31/2012. The applicant (or their parent(s)) must be a member of a Richmond Chapter Credit Union. Scholarships will be awarded primarily on the basis of merit, not financial need.

Applications must be received by Wed, March 28, 2012.

For complete details and application, contact RFCU.

Important Dates to Remember

December 1 - December 31: Skip a Pay
December 1 - December 31: Holiday Loan: \$2,500, 6.5%, 12 mths
December 23 & December 26: Credit Union Closed for Christmas Holiday
January 2, 2012: Credit Union Closed for New Year Holiday

[Forward to a Friend](#)



Try it FREE today.

This email was sent to tena@ynotnow.net by psmith@resourcesfcu.org | [Update Profile/Email Address](#) | Instant removal with [SafeUnsubscribe™](#) | [Privacy Policy](#).

RESOURCES Federal Credit Union | 6620 W Broad Street | Building Two, First Floor | Richmond | VA | 23230