



A quarterly publication of Village Credit Union

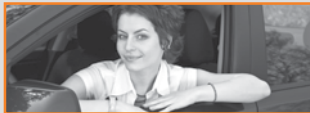
Spring 2010

Refinance Your Vehicle Loan & SAVE!

Cars | Trucks | Vans | Boats | Motorcycles | RVs

Now through June 30th, refinance your vehicle loan at Village Credit Union and we'll

lower your current rate by up to **1% APR***!



- Apply in-person or online at www.VillageCU.org
- Only cost is \$10 title fee
- See our handy Refinance Checklist in this month's statement



*Annual Percentage Rate. Floor of 4.99% APR. Loans offered with qualified credit. Other restrictions may apply. Offer available through June 30, 2010.

43rd Annual Meeting Results

Incumbent board members Nancy DeVore and Mary Hovelson were reelected, and Carol Sweeney and Lynn Moen were newly-elected to the board of directors at the 43rd Annual Meeting on March 11, 2010.

New board committees were also established following the annual meeting. For a listing of the committee members, please visit the website at www.VillageCU.org.

Congratulations to the elected board members, and a special thank you to all the volunteer board members who serve as representatives for the members of Village Credit Union. We also want to thank all the members who attended this year's annual meeting. ✂

****Attention**** Home Banking Users

On May 1, 2010, the URL address for Village Credit Union's Home Banking site will change. If you have the Home Banking site saved in your "Favorites," it will no longer work. To access the new address, simply go to our website at www.VillageCU.org and click on the "CU@Home Access" icon in the upper right corner. ✂

Holiday Closings

▶ May 31 - Memorial Day
July 5 - Independence Day

Bank Online Anytime!
Free online banking service
at www.VillageCU.org.

Individual Development Accounts Program Matches Savings For Iowans

Village Credit Union has recently become a participant in the IDA Savings Program. Under the Credit Union Family Partnerships Individual Development Account (IDA) Program, qualifying individuals can have their savings matched up to \$2,000, while qualifying families' savings can be matched up to \$4,000.

There are two types of IDA Programs, Traditional and Rebuild Iowa. To be eligible for the **Traditional IDA Program** you must live in the state of Iowa, be at or below 200 percent of the Federal Poverty Limit or be eligible for Earned Income Tax Credit or be eligible for the Family Investment Program.

To be eligible for the **Rebuild Iowa IDA Program**, you must have been affected by an Iowa natural disaster occurring in 2008, live in an Iowa county declared a disaster area by Presidential declaration and be at or below 300 percent of Federal Poverty Limit.

There are approved uses of the savings and match as well as qualifications to receive the match for both the Traditional IDA and the Rebuild Iowa IDA. Please contact us for a list of these requirements and for additional information. ✂



Low Rates & Tax Credits Could Mean Thousands Of Dollars In Your Pocket!

If you've been considering purchasing or refinancing a home, now is the time to do it!

Rates are at some of the lowest we've seen in years, and the first-time homebuyer and current-homeowner tax credits are in effect through April 30, 2010.

To discuss the wide variety of mortgage purchase and refinance loan options available at Village Credit Union, contact our mortgage loan specialist, Rick Valentine at (515) 867-2710 or Mortgage@VillageCU.org. ✂

Want to get your mortgage application rolling?



Apply securely online at www.VillageCU.org – simply click on the banner at the top of our home page to get started!

Village Credit Union

601 E. Court Avenue
Des Moines, IA 50309
Phone: 515-243-4400
Fax: 515-243-5006
www.VillageCU.org

Hours:

9am-5pm (M-W & Friday)
10am-5pm (Thursday)
Our drive-up is open until
5:30pm Mon.-Fri.

Lost or stolen credit or debit card:

1-800-234-5354

Membership is open to anyone who lives or works in Polk county or one of the seven surrounding counties.



Congratulations!

Mario Juarez was the winner of our \$25 cash prize for signing-up for E-Statements, as announced in the Winter 2010 newsletter. E-Statements are the faster, most reliable and secure way to receive your credit union statements. Sign-up today when you login to Home Banking! ✂

2010 Village Credit Union College Scholarships



Once again, Village Credit Union is offering two \$500 college scholarships to high school seniors entering college. Candidates must have a Village CU account in their name and be in good standing with the credit union. For more information, visit our website at www.VillageCU.org, or call the credit union at 515-243-4400. Entries must be postmarked by June 1, 2010. ✂