



A quarterly publication of Village Credit Union

Summer 2009

Stimulate your summer with Village Credit Union's

Summer Stimulus Package!

Now through August 31, 2009, borrow up to **\$4,000** for any purchase or purpose, at a rate as low as **6.99%*** for up to 24 months!

Less than \$45 per month per \$1,000!

*All rates expressed as Annual Percentage Rate. Rates listed "as low as" are based on the borrower's creditworthiness. Not all borrowers will qualify for the same rate. May not be used in combination with any other offers. Funds must be used for legal purposes. Not available to refinance existing Village Credit Union loans. Actual "Average monthly payment" listed above is \$44.77 and is based on 24 equal payments for a 24-month term and a rate of 6.99%. Some restrictions may apply. See credit union for full details.

Apply securely online at www.VillageCU.org, or call or stop-in during office hours.

Banks may be putting a *squeeze* on lending...but not Village Credit Union!

- Deposits are up, we have plenty of money to lend!
- Our lending policies haven't tightened one bit – we have a variety of loan products to offer, all with flexible terms.
- Our rates aren't just competitive...they're outstanding!



Three convenient ways to apply:

1. Securely online at www.VillageCU.org
2. In Person at the Village office
3. Call Village during office hours at (515) 243-4400

Bring your loan(s) from another lender to Village and lower your rate, or get a new loan from Village today! ✂

Take Up To .50% Off Your Loan Rate!

Members who carry a Village Credit Union MasterCard® credit card and have a Village Credit Union checking account receive a .50% loan reduction on many types of loans!* See our website, call or stop in for more information.

*Does not include real estate loans and may not be combined with any other specials. Other restrictions may apply. See credit union for full details.

Join Us For FREE Ice Cream On Friday, July 10

Schwan's® will be handing out FREE ice cream in the Village Credit Union parking lot from 11am-5:30pm. Be sure to stop by...and bring the whole family! ✂



Holiday Closings

July 3 - Independence Day (observed)
Sept. 7 - Labor Day
Oct. 12 - Columbus Day

Bank Online Anytime!

Free online banking service at www.VillageCU.org.



Look for Village CU at this year's Latino Heritage Festival, September 19 & 20 at the Blank Park Zoo! Want free admission? Simply volunteer to help the Village staff spread the word for a few hours. Call the credit union for details. ✂



Housing Coalition Is Ready To Serve!

As shared in our Spring 09 newsletter, Village Credit Union has developed a Latino Housing Coalition to assist Latinos in the home-buying process, thanks in part to a grant from the National Credit Union Foundation. After several meetings with the coalition members, and work to ensure we have a solid structure to the program, we are now ready to serve our first home buyers! Watch for additional updates, and of course the announcement that we've served our first members, in future issues of this newsletter. ✂

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.



Are You Using eStatements Yet?

If not, please do!



Some of the most common ways thieves get your personal information are by stealing your mail or purse, or rummaging through your trash. Let Village Credit Union help protect your identity and financial information by using our FREE Electronic Statements service.

Why Use eStatements?

1. **They're convenient**—no paper copies to store or misplace, and you can view your statements when and where it's convenient for you.
2. **They're safer**—your information is protected by the highest level of encryption technology, and it doesn't sit in your mailbox for hours.
3. **They save money**—this is a FREE service for you, and the credit union saves money on paper, ink and postage, which enables us to keep savings rates higher, loan rates lower, and charge fewer fees.
4. **They're faster**—receive immediate notification when your statement is ready, and receive it days sooner than by mail.

To sign-up today, simply login to Home Banking, click on "Change e-Statement Options," enter a valid e-mail address and choose "e-Statement" on the drop-down menu. Each month (or quarter for savings-only members) we'll email a notice that your statement is ready to view, and provide a secure link to your account statements. ✂



Access Village When & Where You Need Us This Summer!

601 E. Court Avenue in Des Moines
Ph: (515) 243-4400

Website: www.VillageCU.org

Online Banking, E-Statements, Loan applications, Rates and more!

Lost/stolen credit or debit card: 1-800-234-5354
Privileged Status ATMs (for surcharge-free transactions)

