



A quarterly publication of Village Credit Union

Winter 2019

Merger Approved By Membership

By a unanimous vote of 42 members, the merger of Village Credit Union with Collins Community Credit Union was approved at a special meeting of the membership on Thursday, November 29th. Thank you to everyone who attended! It is anticipated that the actual merger will not take place until late spring 2019.

More details about the merger can be found at www.VillageCU.org/merger. You also have the option to submit a question about the merger on that page, and we've provided a link to sign-up to receive merger-related emails to your inbox. While we continually post updates to the "merger" page, members who sign-up to receive merger-related emails will receive all of the updates via email.

**LIMITED-TIME
CERTIFICATE
SPECIAL**

3.01% APR*

9 months | \$25,000 minimum

Stop-in to open your CD account today!

*Annual Percentage Rate. New money only. Rate may be discontinued without notice.

I'm saving for
a vacation!



What Are You Saving For?

Put your money to work for you – save it in a Village savings account!

- ✓ Open a special savings account at no charge!
- ✓ Name your account to help you focus on your goal
- ✓ Setup an automatic deposit to help you save
- ✓ Keep your money safe & watch it grow over time
- ✓ All savings are Federally insured to at least \$250,000

Call to open your *vacation* savings account today!

Mark Your Calendar

Monday, Jan. 21 - Office closed for MLK Jr. Day

Friday, Feb. 8 - Deadline to apply for Morrow Memorial College Scholarship (see our website for details)

Monday, Feb. 18 - Office closed for Presidents Day

Monday, Apr. 15 - Last day to make IRA contributions for the 2018 tax year

Bank Online Anywhere!

Free online banking service at www.VillageCU.org.

Warren A. Morrow College Scholarship

The Warren A. Morrow Memorial Scholarship, offered through the Iowa Credit Union Foundation, provides college scholarships to members or children of members of Iowa Credit Unions. For more information or to complete an entry, please visit our website at www.VillageCU.org. The deadline for entries is in February 8, 2019.



Warren Morrow
1978-2012

Village Credit Union
601 E. Court Avenue
Des Moines, IA 50309
Phone: 515-243-4400
Fax: 515-243-5006
www.Facebook.com/VillageCU

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.



Federally insured by
the NCUA to at least
\$250,000.

January is a Great Time to Pull Your FREE Credit Report

Most of us spend more freely during the months of November and December, which may cause us to lose track of our finances just a bit. It happens. Unfortunately, scammers and thieves also know this to be true, so it's very important that you pull a copy of your free credit report in mid- to late-January and review it carefully to ensure it's accurate.

By law you are entitled to receive one free copy of your credit report annually from each of the three credit reporting agencies (Experian, Equifax and TransUnion), so a total of three reports each year. You can pull a copy online at www.annualcreditreport.com. Rather than pulling all three reports at once, we recommend pulling one of the reports every four months - so January, April & September. This will help you keep a year-round eye on your credit report and catch potential fraudulent activity sooner.

Review these four key areas of your credit report for accuracy:

- 1. Personal information:** Your name, address history, social security number, date of birth and employment history.
- 2. Credit history:** This is the largest section of your credit report, and will contain information on all the credit accounts you've either opened or co-signed for, including accounts you've closed.
- 3. Credit report inquiries:** Whenever someone inquires about your credit, such as a landlord, lender, or insurance company, this information is recorded and remains on your report for up to two years.
- 4. Public records:** Any public information, such as bankruptcy, late child support, or unpaid taxes, can stay on your credit report for up to 7 years.

Comb through each of these sections and make sure that all the information is correct. If you need assistance, contact us. We can assist you in reading your credit report, disputing any items, and provide advice for building or raising your credit score.



Helpful Reminders For The New Year

- ✓ **TIDY-UP YOUR ACCOUNT.** Need to make changes to your account(s), including joint owners, beneficiaries, or a new phone or address? If so, please contact the credit union.
- ✓ **HAVE YOU DISCONNECTED YOUR LANDLINE PHONE?** If so, please be sure we have a mobile number so we can contact you.
- ✓ **NEED TAX RELIEF?** Contributions can be made to IRAs through April 15, 2019 for the 2018 tax year.

Federal law requires us to tell you how we collect, share, and protect your personal information. Our privacy policy has not changed and you may review our policy and practices with respect to your personal information at www.VillageCU.org or we will mail you a free copy upon request if you call us at 515-243-4400.