



A quarterly publication of Village Credit Union

Spring 2019

Merger Update

By a unanimous vote of the membership in November, Village Credit Union will be merging with Collins Community Credit Union later this year. As of now, the anticipated merger date is August 30, 2019. As we near the merger date, more details will be available and provided.

However, here are a few things we know as of now:

- ✓ Our current branch and all staff members will be retained after the merger.
- ✓ Member (account) numbers will likely change to work with Collins Community CU's data processing system. However, rest assured we will walk you through this change.
- ✓ After the merger, you will see that Collins Community CU typically identifies their members by name, not their member number. This is their way of treating you like a member, not a number. So, always be prepared to show your ID.
- ✓ Your Village CU debit and credit cards will be replaced.
- ✓ Collins Community CU is part of the Privileged Status network, so you will be able to use your debit card at all the same ATMs you've grown accustomed to.
- ✓ As the merger date nears, all members will receive a packet in the mail with more information about Collins Community CU and any steps you may need to take in relation to the merger.

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.



Merger Tip

Check now to see how your accounts are setup with us! Make sure everything is up-to-date, such as your joint owners, address, phone and email address.

*Debbie Whittie, CEO
Village Credit Union*

**LIMITED-TIME
CERTIFICATE
SPECIAL**

3.01% APR*

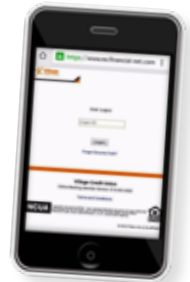
9 months | \$25,000 minimum

Stop-in to open your CD account today!

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

Access Virtual Branch From Your Mobile Device

Our Virtual Branch Online Banking service is now Mobile-Optimized, which means it will automatically adjust its size and layout based on the type of mobile device you're using to access it. (No more "pinch and squeeze" or sliding pages around your screen). Simply visit our website from your mobile device and click on the "Virtual Branch Login" button, and then login to your Virtual Branch session.



Mark Your Calendar

March 30 - College Scholarship applications due

April 15 - Last day to make IRA contributions for the 2018 tax year

May 27 - Office Closed for Memorial Day

July 4 - Office Closed for Independence Day

Bank Online Anywhere!

Free online banking service at www.VillageCU.org.

We Asked The Staff!

We asked the frontline staff for some useful tips to share with all members that will make your experience better...and their jobs a little easier.



FABI:

"If you move or change your phone number, be sure to let us know! We can accept address changes in-person or via email if it matches the email address we have on file for you."

"Hold on to your past statements or sign-up for Electronic Statements. There's a fee if we have to look-up and print them off for you."



MARIO:

"Memorize or securely save your member number in your phone. We have several members with similar or the same name, so it's a lot easier (and safer for you) if you know your member number."

"We're a great team, so you can ask any of us to help you! Even if another team member started your loan or helped you with an issue previously, there's a good chance any of us can pick-up where they left off."



YAZMIN:

"I enjoy making our drive-up service fast & easy. When you bring checks to the drive-up, make sure they're flat (not folded) and endorsed correctly. This enables me to provide you the best service possible!"

"Reserving the drive-up for quick transactions is appreciated by all of our members! If you have multiple transactions or want to inquire about something on your account, please stop inside so we can assist you more thoroughly."

Village Credit Union
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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.

If You Have A Village Credit Card, Be Sure To Use MyCardInfo!

MyCardInfo is our FREE service that enables you to view your credit card account balance, transactions, and pending charges, and make or schedule payments securely online!

- ✓ Make payments to your credit card account instantly, or schedule them in advance
- ✓ Avoids the 2-3 day processing time that is required when you make payments via Virtual Branch or in-person at our office
- ✓ Higher level of payment accuracy and security because payments are transmitted electronically rather than via fax (as with Virtual Branch and in-person payments)
- ✓ Helps prevent fraud because you can view your transactions and manage your account as frequently as you wish

Ready To Enroll?

Just visit our website at www.VillageCU.org and click on "MyCardInfo" at the top. Enter your account information, assign a Username, Password, and Personal Security Code, and complete a few security controls. Once you're setup, it's easy to login anytime, day or night.

