



**Dreaming Of
The Open Road?**

Let Us Help You Start Your Next Great Adventure

Due to social distancing, more people than ever before are making the decision to travel in an RV and foregoing crowded hotels. And why not?! RV travel allows you to experience scenic highways, friendly campgrounds, and still have all the conveniences of home!

If you've been thinking about spending some extra family time traveling in your new RV, we've got you covered!

Our experienced Financial Service Officers are here to help you finance your NEW or USED RV! With competitive, low rates and terms to fit your budget needs, why wait? Get in your RV TODAY and let the memory making begin!

Applying for your RV loan is quick and easy. Just fill out our simple online loan application and one of our FSOs will be in contact with you shortly. And if online isn't your thing, you can always call or come by one of our branches!

New DEBIT CARDS Are Coming!

Big changes are coming with your VITAL FCU Visa ® debit card! We will soon be issuing brand new debit cards to ALL of our members!

Your new debit card will come with some awesome new features!

- ◆ CardNav Standalone app
The CardNav app will allow YOU to be in control of your purchases and when and where you use your card. You will be able to turn off certain merchant categories, pause your card if you temporarily misplaced it, and set up travel notices.
- ◆ Improved Fraud Monitoring
Our new cards provide the latest in fraud monitoring technology, keeping your accounts safe while allowing you to make the purchases you need to!
- ◆ Apple, Google, & Samsung Pay*
You will be able to add your new card right to your mobile phones pay system and use your card anywhere these forms of payment are accepted!
*Available date to be announced.

Be on the lookout for emails regarding exactly when you should look for your new debit card to arrive in the mail! In the meantime, be sure your information with us is up to date by logging into your online banking or by stopping by!

2020 ANNUAL MEETING

Rates

As of April 1st, 2020

<u>Loan Type</u>	<u>APR</u> as low as
New Vehicle	2.29%
Used Vehicle	2.49%
Personal	8.90%
Recreational Vehicle <i>(Includes motorcycle, RV, and boats.)</i>	5.00%
Home Equity <i>(Adjustable Rate)</i>	3.25%
Visa [®] Credit Card	6.99%

*APR - Annual Percentage Rate. Rates subject to change. Subject to credit approval. Rate may vary based on individual creditworthiness.

Board of Directors

Larry Barnette - Chairman
Veronica Moriarty - Vice Chairman
Omero DeLorenzo - Treasurer
Alex McDonald - Board Member
Ronnie Owens - Board Member
Lizzie Staggs - Board Member
Collie Feemster - Board Member

Branch Hours

Monday - Thursday - 8:30 AM - 5:00 PM

Friday - 8:00 AM - 5:00 PM

Holiday Hours

Columbus Day - October 12th

Veterans Day - November 11th

Thanksgiving Day - November 26th

Day After Thanksgiving - November 27th

Christmas Eve - Closing at Noon, December 24th

Christmas Day - Closed

New Year's Eve - Closing at Noon, December 31st

OUR ANNUAL MEETING IS GOING VIRTUAL

You won't even need to get out of your PJs to join in on this year's VITAL FCU Annual Meeting!

We are hosting this year's meeting by invitation only through ZOOM. You will get to hear the latest happenings at the Credit Union and some big news about upcoming events!

All members of VITAL FCU are welcome to attend. You can get your invite by emailing marketing@vitalfcu.com with your request to attend. You will then be sent a registration link to sign up for the meeting!

The meeting will be held Tuesday, November 10th at 2:00PM. Both of our branch lobbies will close during the meeting, but our drive-thrus will remain open.

We look forward to connecting with you at the Annual Meeting through ZOOM!

HAVE YOU SIGNED UP FOR EDOCS?

Signing up for eDocuments got even easier!

With our new online banking, you can now sign up for eDocs from your mobile phone! Just go to VITALFCU.COM through your phone's internet browser. Click "Online Banking". Sign in and choose the "eDocuments" tab.

Signing up is as simple as reading the disclosures and checking the box!

Get your statements quick and secure through online banking!



FALL
INTO YOUR NEW RIDE!
1.99% APR*

*Terms and conditions apply. See Credit Union for full details.

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1000 Asheville Hwy Spartanburg, SC 29301

Duncan Branch ♦ (864) 699-5940
1595 E Main St Duncan, SC 29334