

Holiday Debt Got You Down?

Consider Your Options For Debt Consolidation

High interest debt is a bummer for everyone. Whether you ran up your high interest credit card balances a little too much or you ended up with a payday loan because of a financial emergency, we can help lower your payments, save on interest, and get that debt paid off faster!

Debt consolidation may be the right move for you if you're worried about paying too much in interest or having multiple payment to different lenders. At VITAL FCU we have several options that can lower your interest rate and give you one payment that fits your budget needs.

Low Interest Credit Card

Our credit cards offer some of the lowest rates on balances! As well as having no balance transfer, cash advance, or annual fees. That means you can transfer those high balances from other cards right to your VITAL FCU Visa® credit card with no additional fees and start saving today. To see what low rate you qualify for, [apply online](#) today!

Personal Loan

Our personal loans offer low rates and best of all fixed payments! This means you can know exactly how much to budget for debt payments each month, keeping you on track for paying it down. Our personal loans offer an easy online application and quick approval process. You can even sign your loan documents electronically and have the funds deposited right to your VITAL FCU account!

Home Equity Line Of Credit

If you are looking to payoff a larger balance and still have low payments, a Home Equity Line of Credit may be exactly what you need! Tap into the equity you have built in your home and use it to pay off those high interest debts. HELOC rates are tied to Prime and have flexible terms to fit your budget needs. Contact one of our Financial Service Officers to find out if a HELOC is the right solution for your today!

NOTEWORTHY NEWS

Rates

As of March 1st, 2021

<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>	4.99%
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
Collie Feemster - Vice Chairman
Ronnie Owens - Secretary
Omero DeLorenzo - Treasurer
Alex McDonald - Board Member
Lizzie Staggs - Board Member
Brian Webb - Board Member

Branch Hours

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

Friday - 8:00 AM - 5:00 PM

Holiday Hours

New Years Day - January 1st

Martin Luther King Day - January 17th

Presidents' Day - February 21st

VITAL FCU

BOARD OF DIRECTORS ELECTION

Three Board of Directors positions are open for election in 2022 and will be selected at the 2022 Annual Meeting that starts at 3:00 p.m. Thursday, March 24, 2022. This free event is open for all members and will be held at the Heart Center Auditorium, located at SRMC, 358b Serpentine Drive, Spartanburg, SC 29303.*

All members have an opportunity to have their name placed on the ballot by way of a petition, which must be signed by at least 68 current VITAL FCU members. A statement for qualifications and biographical data must be submitted with each nominee's petition.

All nominations must also be accompanied by a signed certificate from the nominee stating that they are agreeable to the nomination and will serve if elected to office. The signed petition, candidate's statement and certification of agreement must be received no later than January 8, 2022. Supporting documents for nominee by petition may be picked up at any branch. No nominations will be accepted from the floor unless there are fewer nominees than spots available on the board. No election by ballot will be conducted if the number of nominees equal the number of positions open.

Material should be mailed to: Secretary of Vital Federal Credit Union 1595 E. Main Street Duncan, SC 29334

*Location subject to change.

MOBILE WALLETS ARE HERE

Load your VITAL debit card
into Apple, Samsung, or
Google Pay today!



Spartanburg Branch ♦ (864) 948-8200
1000 Asheville Hwy Spartanburg, SC 29301

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