



**Summer  
Savings**

Looking For Creative Ways to Save This Summer?

Summer is the perfect time to slow down, relax, and plan ahead for your savings goals. With the kids at home, the longer days, and everyone ready to take a nice break, you can find ways to enjoy all the season has to offer while still staying on budget and even getting a head start on your big savings! Check out these creative ways to save this summer.

**Plan A Stay-cation**

Avoid the crowds and save big this summer with a stay-cation. You can still create all the fun summer memories right at home! Make plans to make the most of the warm weather right in your own backyard!

- Get the kids involved in making your own homemade popsicles to enjoy in the hot summer afternoons.
- Plan an outing to a local park or lake! Most communities have free parks that you can have a change of scenery for completely free! Pack a picnic lunch to enjoy while your out!
- Have a family movie night with fun summer snacks! Think fresh local fruit, ice cream, and peanuts!

**Find Loose Change**

While you're hanging out at home, look around for any loose change that might be floating around. Have a change bucket or a laundry catch-all bin? Collect all those coins and take them to your credit union for cashing in! Vital FCU offers a coin machine free of charge to all members!

**Plan For The Future**

Slow summers are the perfect time to reevaluate your family's savings goals. Write down any big items you plan to purchase in the future, check in with your budget, and determine ways you can save now for those future expenses.

You can also kick start your savings with a share certificate account at Vital FCU. We are offering great certificate specials to help you save now and grow your money into the future. Check out our website or contact us to get all the details and see how much you could save this summer!

# NOTEWORTHY NEWS

## Rates

As of July 1st, 2023

**APR\***  
as low as

### Loan Type

New Vehicle	5.29%
Used Vehicle	5.49%
Personal	9.90%
New Recreational Vehicle <i>(Includes motorcycle, RV, and boats.)</i>	7.49%
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

Independence Day - Tuesday, July 4th  
Labor Day - Monday, September 4th

### Are You Using Your Mobile Wallet?

Your Vital FCU Visa Debit and Credit card both come ready to load into your Apple, Google, or Samsung mobile wallet!

Mobile wallets make your purchases fast, convenient, and safe! Never worry about leaving your wallet at home again! Just pay right from your phone!\*

\*Retailer must accept mobile wallets.

### Have You Visited Our New Branch?

We hope you've heard, but this is your reminder that our physical branch location has moved!

We are excited to help our members from our new branch at **1450 John B White Sr Blvd Spartanburg!**

Our new branch offers members a central location to have access to all of our financial products and services in person! But don't forget, we offer many online services including mobile banking, online loan applications, mobile check deposit, and more!



**SPECIAL  
SUMMER SAVINGS!**

**18-MONTH CERTIFICATE**

**5.09%**<sup>APY\*</sup>

\*APY - Annual Percentage Yield. Special can change or stop at any time. Special subject to change. Minimum deposit \$500.00. Early withdrawal fees may apply. Fees could reduce earnings. Funds must not already be on deposit with Vital.