

STAY SAFE & HEALTHY

How We Are Continuing To Serve Our Membership During COVID-19

The past several weeks have been an unprecedented time for not only our credit union, community, and country, but for the entire world. Here at VITAL FCU we have been closely monitoring the situation and are in constant discussion as to how we can personally do our part to flatten the curve and keep both our members and our employees safe. Above all we want to continue serving our members to the best of our ability and be sure there is as little interruption to your experience with us as possible.

In saying that, we have taken several steps at our branch locations in order to help keep our members and staff healthy. **These include:**

- Closing our branch lobbies
- Increased cleaning and sanitation of our branches
- Providing gloves, masks, hand sanitizer, and antibacterial soap for our employees
- Postponing all in person meetings, including our Annual Meeting that was scheduled for March 26th

Our drive-thrus at both locations remain open to service members. We do ask that if you have been experiencing any symptoms of illness or have been exposed to anyone who has been ill, please do not come to our branches. We have a variety of other options for our members to access their accounts without needing to physically come to a branch.

Below are a list of services we offer to allow you to self-service your accounts, not only during this pandemic, but all of the time!

Online Banking - Need to check your balances, transfer money, make loan payments, pay bills, see your statements, or sign up for mobile check deposit? All of that can be done through our new online banking system. Even if you have never used online banking before, you can go to the site and click "enroll now" to get started today!

Mobile App - Our mobile app is the quickest and easiest way to check your balances and make transfers from your accounts. You can also mobile deposit checks through our app, saving you a trip to the Credit Union!

ATMs - If you have a VITAL FCU Visa® debit card you have access to both branch ATMs and our ATMs within the Spartanburg Regional Healthcare System. In addition to VITAL FCU ATMs, you have access to over 30,000 surcharge free ATMs as part of the CO-OP network!

Online Loan Applications - Both our website and online banking have online applications available for you to complete right from the comfort of home! One of our loan officers will receive the application and be in touch with you. For members who have a current email address on file, you can even sign your loan documents electronically! Eliminating the need to come into a branch.

Our staff is working diligently to have as few interruptions to our member service as possible, but please know that you may experience increased wait times at both our drive-thrus and over the phone as we are directing all traffic to these avenues. We understand that this may be frustrating, but please know we are doing what is in the best interest of both our employees and our members. Health and safety are our number one priority and will continue to monitor credible news outlets for new developments and follow all local, state, and federal guidelines during this time.

We also want to remind our members that VITAL FCU has been a part of the Spartanburg community for over 50 years. Our Credit Union is stable, financial sound, and as always your funds are federally insured by NCUA. We understand that in times of uncertainty such as these it is important to know that your funds are secured and available, we want you to rest assured your money is safe with us now as it has always been.

If you have any questions or concerns please feel free to reach out to us at (864) 948-8200. We will also continue to post any updates or changes on both our website and social media.

Thank you for being a valued member of VITAL FCU!

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
Larry Lloyd - Secretary
Alex McDonald - Board Member
Ronnie Owens - Board Member
Lizzie Staggs - Board Member

Branch Hours

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

Holiday Hours

Memorial Day - Monday, May 25th

DON'T GET SCAMMED!

Scammers are always looking for a new way to prey on innocent people. They are looking to steal your personal information, identity, and in many cases money.

In times of uncertainty when fear and panic are already high, they are even more prevalent. We want our members to have the tools to avoid scams everyday, but in times like these, protecting your personal information is more important than ever.

Here are some common scams and way you can avoid them:

◆ "Alerts" or notifications claiming to be from VITAL FCU saying your accounts have been locked or suspended. These are usually emails asking you to click a link to reset your password. VITAL FCU will only send you a password reset link if you call us to request it or if you request it yourself from your online banking.

◆ A call claiming that a friend or relative is in a foreign country and needs money to be able to get back home. They will usually request you wire money directly to a foreign bank account. Even if you do have friends to relatives who may be out of the country, you can contact them directly to see if they are actually in need or if they are ok. Never wire funds to someone who you do not know to be legitimate.

◆ Solicitations for charitable donations are also ways scammers get your money. Anytime there is a disaster or cause for charity, scammers will create fake charities that may seem legitimate, but actually only fund the scammers wallets. Be sure to do your own research on any organization before giving a donation.

People
Helping
People

It's our philosophy

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

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