



**Dreaming of your
next getaway?**

Tips For Planning Your Safe Spring Break Vacation

With Spring break right around the corner and the weather warming up, many people are ready to get out of the house! We've rounded up some tips to keep you and your family safe and healthy if you do decide to travel this Spring break!

Check Local Guidelines Before You Go

Many states and cities have their own guidelines you are expected to follow including mask mandates, group limitations, and testing requirements. You should check directly with the governing authorities of the destination you are planning to travel before you book a trip. Many local governments post this information on their website and social media pages for easy access.

Book A Vacation Rental, Not A Hotel

Booking a vacation rental such as a cabin or house on the beach is a fun way to keep your group safe during your vacation. You won't have to worry about crowded hotel lobbies or elevators and can save money too by staying in for dinner! Many vacation rentals have improved sanitation practices and are allowing extra time in between guests for cleaning.

Get Outdoors Instead

Many vacation destinations could be either over crowded or hard to even get into with some having lowered capacity limits this year. Skip the theme parks, shopping malls, and restaurants by getting outside instead! Most National Parks are open and have plenty of outdoor area for everyone! Camping is an exciting, socially distanced vacation for everyone.

Pay Safe

Remember when you are out at restaurants or stores, we offer Apple, Samsung, and Google Pay for you to use your VITAL FCU Visa® debit card without having to touch the terminal. This helps you stay safe by eliminating contact points, and also makes your check out quick and easy!

It's always a good idea to have a backup plan when traveling as well. For that, we also offer our VITAL FCU Visa® credit cards for those unexpected expenses! Our credit cards offer incredibly low rates, no annual or cash advance fees, and exceptional fraud monitoring. Don't wait, apply online 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.

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Branch Hours

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

Friday - 8:00 AM - 5:00 PM

Holiday Hours

Memorial Day - Monday, May 31st

REMINDER TO SIGN UP FOR ESTATEMENTS

If you're doing a little Spring cleaning and realized all the paper piles are getting out of control, do yourself a favor and sign up for eStatements today!

Signing up for eStatements is quick and easy! All you need to do is login to your online banking, click the "eDocuments" icon in the left-hand menu, read and accept the terms. That's it! You'll receive your statement sooner and more securely.

Enrolling in eStatements not only cuts down on your paper piles, but also saves you money by avoiding a paper statement fee. If you need help enrolling, contact one of our member service representatives today!

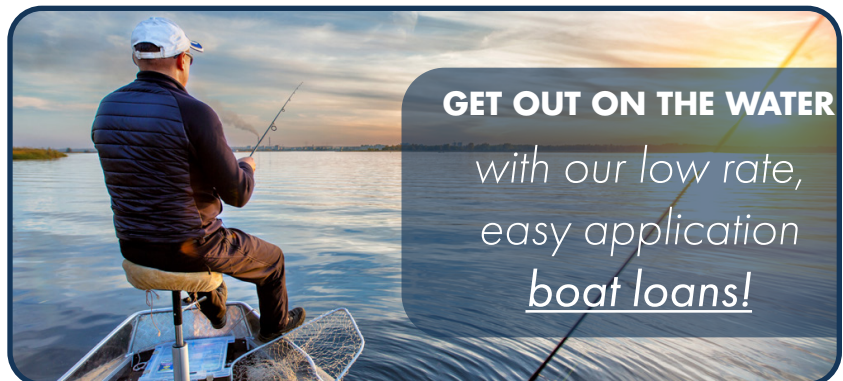
OUR BRANCHES ARE OPEN IF YOU NEED THEM

Both of our branch lobbies are open for our members! We are happy to assist you with any transactions, loan or account servicing, or issues you are having inside our branches. We have put into place safety measures to protect both our employees and our members.

And while we love seeing our members, we also want to remind you that we offer a variety of products and services so that if you would rather stay home, you can!

These include:

- VITAL FCU Mobile App
- Mobile Deposit
- eStatements
- Bill Pay
- CardNav App for debit card controls
- Mobile wallet capability (Apple, Samsung, and Google Pay)
- Surcharge-free ATMs
- Online loan applications
- Electronic document signing



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