



Ready for renovations?

Why Now Might Be The Best Time For A Home Equity Line of Credit

First, it's not new news that rates are at a historic low. So if you have been thinking about borrowing for a large investment, now is the time to do it!

Home Equity Lines of Credit are also a great way to have access to the funds you need plus invest in the future. Home renovations can be expensive and sometimes you run into hidden costs. Tearing down that wall to get the open floor plan you always dreamed of may hit some snags along the way that could cost you. That's why a line of credit tied to the equity in your home is a great safeguard. You may think your home renovations will only cost you \$10,000, but if you have \$50,000 built in equity in your home, that money is available if you need it.

Our Home Equity Line of Credit process is smooth and easy, getting you your money fast. You can apply over the phone, sign the preliminary documents online, and then schedule a closing with our local attorney on a day and time that works for your schedule.

We will even cover your closing costs! With a minimum draw amount, we will pay your appraisal and closing attorney fees. Call us today for all the details and to get your application started!

Our Spartanburg Branch Is Safely Re-Opening!

We are excited to be able to open our Spartanburg branch lobby back up for members! The lobby is now open for both loan and member services. We are asking that for the time being if you have a teller transaction that can be handled at the drive-thru to continue using that service.

There will also be some safety requirements that must be met in order to keep both our members and employees safe while in the lobby. Please review these changes and adhere to them if you plan on visiting us!

- ◆ If you have experienced a fever, coughing, shortness of breath, intestinal issues, or any other symptoms of illness recently, please do not come into the branch.
- ◆ We will provide sanitizer, masks, and gloves for members who wish to utilize them.
- ◆ We will be closing each day at 4:30PM in order to give enough time for proper sanitation of all public areas.
- ◆ Plexiglass barriers have been installed in all areas members will be serviced.
- ◆ There are clearly marked waiting spaces that have been safely distanced.
- ◆ Capacity may be limited, so you may be asked to wait in your car if necessary.

We understand these changes make the way we service you very different. We are hopeful to return to normal operations when it is safe to do so. In the meantime we appreciate your understanding, cooperation, and patience as we all navigate these unprecedented times!

UPGRADES COMING SOON

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

Labor Day - Monday, September 7th

DUNCAN LOBBY RENOVATIONS

We know many of you are eagerly awaiting the re-opening of our Duncan branch lobby! While our Spartanburg branch has already re-opened with extra safety precautions in place, our Duncan branch remains drive-thru service only. This is because we are having some exciting renovations completed at our Duncan branch!

We are hopeful that these renovations will be completed soon and our Duncan branch will also re-open for member and loan servicing. The changes will allow us to better serve our members and have a better flow throughout our lobby here at Duncan.

Stay tuned for updates and an official opening date soon!

UPDATED MOBILE APP

Our VITAL FCU mobile app is getting a whole new look! With our new Internet Banking already launched, soon you will be seeing a similar look and feel on the mobile app.

The updated app will have a cleaner user interface and will allow you to access even more features right from your phone!

Be on the lookout for emails and social media posts with more information on the new mobile app, including its release date!



**AUTO LOAN
SPECIAL**

1.99% APR*

*See Credit Union for full details.

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

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