



**Save time & money
this Summer**

Going Digital Helps You Save

With the shift to digital banking, we're excited to offer you products and services you can use right from home! From checking your balances, depositing checks, paying bills, to getting your next car, we have online services to meet your needs wherever you are. Save yourself some time and keep extra gas in your tank by using all our great online features!

Online Banking

Our updated online banking platform was designed with you in mind. You can easily access your accounts, see transactions, transfer between accounts, pay your bills, and access your credit card information right from your computer, tablet, or phone. With our online bankings responsive design and easy to navigate features, you can get your banking done quickly and easily.

Mobile App

In addition to all the great features of our online banking platform, our mobile app also allows you to deposit checks right from your phone. You can skip the trip to the Credit Union, saving you valuable time and money! You can also sign up for mobile deposit right from your mobile app as well. Simply read and accept the terms and you're ready to deposit your check from wherever you are!

CardNav App

The CardNav stand-alone mobil app lets you take control of your debit card right from your phone. You can set spend alerts, turn on transaction notifications, and cut your card off temporarily in the event you misplace it. The CardNav app allows you to help prevent fraud and manage your money!

Online Loan Applications

Our online loan applications are quick, easy, and designed to get you the right loan for your needs! We offer loans to help our members on their financial journey, no matter where you are. You can get your next car, boat, or RV from anywhere, with our online applications and electronic signature process. Let us handle the details and get you where you want to go today!

NOTEWORTHY NEWS

Rates

As of July 1st, 2022

<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>	4.75%
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 - 4:30 PM

Friday - 8:00 AM - 4:30 PM

Our Duncan branch lobby is currently by appointment only. Drive-thru open regular hours.

Holiday Hours

Independence Day - July 4th

Labor Day - September 5th

BRANCH CLOSURE

The Board of Directors has determined it is no longer financially responsible or in the best interest of the members of Vital FCU to continue operations at the Duncan branch. After extensive analysis and consideration, the Vital FCU Board of Directors has made the decision to close our Duncan branch effective July 18, 2022. This branch experienced a decline in member traffic even before the pandemic, but with the sudden push to digital banking, branch traffic has been significantly reduced.

We want to assure our members that Vital FCU is financially sound, and your money is secure with us. The decision to close the Duncan branch is an effort to provide a better overall experience for our members and be able to continue offering low rates and fees. You will still see all the same friendly faces when you come in as we will reallocate staff from the Duncan branch to our Spartanburg branch. Additionally, we plan to enhance our current digital products and offer additional products and services in the future.

We also provide many easy access options to make banking with us more convenient for you including:

- Online/Mobile Banking
- Surcharge-Free ATMS
- Direct Deposit
- Online Loan Applications

We will always continue to make decisions that are in the best interest of our members. Vital FCU will remain dedicated to providing you with financial solutions to fit your life and continue to provide outstanding member service. Thank you for being a valued member of Vital FCU and for allowing us to continue to serve your financial needs.

MOBILE WALLETS *are here...*

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

