



Spring Into Savings!

Easy Ways To Save More Money This Spring

Spring is a great time to get a head start on your savings and to re-visit your financial goals for the year. Have you made the progress you hoped for? Either way, we have some expert financial tips to help you along the way to your financial goals.

Shop For Lower Rates and Refinance

Are you paying too much in interest each month? You might be! Those high interest rates, excessive late fees, and other finance fees can add up quickly and cost you big in the long run! With our incredibly low rates on vehicles, RVs, boats, and motorcycles, you can be sure you're getting a great deal. In addition to low rates, we offer flexible terms to meet your needs and never charge you sneaky fees such as an application fee!

Check out our [rates](#) and [apply online](#) for your refinance today!

Open A Special Savings or Certificate Account

Setting a savings goal is just the start on your savings journey. You need to create ways to hold yourself accountable too! Opening a special savings account such as a Christmas club or even a certificate account, where you'll pay a penalty for withdrawing your funds early, can help you meet your savings goals.

Having a dedicated account and making a commitment to yourself to put a certain amount in or leave the amount there for a certain length of time can help you see big gains in your finances!

Transfer Your Balances

Our credit cards offer some of the lowest rates on balances! As well as having no balance transfer, cash advance, or annual fees. That means you can transfer those high balances from other cards right to your VITAL FCU Visa® credit card with no additional fees and start saving today. To see what low rate you qualify for, [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.

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

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

Holiday Hours

Memorial Day - May 30th
Juneteenth - Observed June 20th

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

NEW CREDIT CARDS ARE COMING

Pretty soon your VITAL FCU Visa® CREDIT CARD will have the same great features you've come to love about your VITAL FCU Visa® DEBIT CARD!

These include advanced fraud monitoring, ease of use including mobile wallets, plus card controls right from your smart phone!

Be on the lookout for more information regarding our new credit cards, including dates of when to look for your new card!

ONLINE ACCOUNT OPENING

We are excited to announce that our online account opening is now available on our website!

Our members are what make the Credit Union what we are and the reason we exist to serve your financial needs. When you refer your friends and family it means the world to us!

Now referring your friends to open an account with us is easier than ever! Just send them to our website and they can open their accounts right from their couch!

Card Controls
at your fingertips.

DOWNLOAD
CARDNAV
TODAY



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