



**WATCH YOUR
MONEY GROW**

Spring Into Savings!

Spring is the perfect time to do some financial “spring cleaning” and find new ways to help get your finances on the right track! You can reach your savings goals in no time with these simple yet effective tips on ways to maximize your savings efforts.

Start Small

Even if you assess your finances and realize you may not have that much in the budget to spare for savings, any little bit helps! Starting your savings, no matter how small will get you one step closer to your financial goals! You can put aside extra funds you have now into a certificate to earn higher dividends or open a Christmas Club account and set aside a small amount each week for your Christmas fund!

Refinance To A Lower Rate

Take a look at any loans or credit cards you carry balances on regularly. Check what rate you are paying on those balances and compare that with current interest rates. You may be paying a higher rate meaning higher payments and less cash in your pockets! Credit Union’s typically offer lower interest rates on cars, RVs, boats, personal loans, and credit cards than big banks. You could save hundreds each year by refinancing!

Automate Your Savings

The easiest way to make sure you reach your savings goals is to “set it and forget it” but automating your savings. You can set up automatic direct deposits to your savings account or customize your account transfers yourself through online banking or your mobile app. Setting these savings transfers up once will ensure that the money goes directly to your savings accounts, making it harder to accidentally overspend!

NOTEWORTHY NEWS

Rates

As of April 1st, 2024

APR*
as low as

Loan Type

New Vehicle	5.29%
Used Vehicle	5.49%
Personal	9.90%
New Recreational Vehicle <i>(Includes motorcycle, RV, and boats.)</i>	7.49%
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

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Collie Feemster - Vice Chairman
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Alex McDonald - Board Member
Lizzie Staggs - Board Member
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Branch Hours

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

Holiday Hours

Memorial Day - May 27th
Juneteenth - June 19th

SAVE TIME MAKE YOUR PAYMENTS ONLINE

We offer our members more ways to make their loan payments with our online payment system!

You can easily setup your loan payments through our website. You can even setup recurring payments and never have to worry about missing a loan payment again!

Set your loan payment up two ways:

- Debit Card (There is a \$5.95 processing fee to use your debit card)
- ACH (Free to use and can create recurring payments!)

Looking for other ways to pay?

- Transfer your loan payment from your Vital FCU checking or savings account through online banking or your mobile app.
- Setup Bill Payments through your other financial institution.
- Mail us a check to PO Box 5586 Spartanburg, SC 29304

Adventure Awaits!

**Boat, Motorcycle, & RV
Loans!**

Apply Online

