

2023 SCHOLARSHIP PROGRAM NOW OPEN

Each year, Call Federal celebrates its outstanding student-members through the Alice S. Pearce Scholarship program. This year, we will once again award four \$2,500 scholarships. Graduating high school seniors and students currently enrolled in a community college, college, or university are eligible to apply.

Eligibility

All applicants must be members of Call Federal in their own right as of Tuesday, February 28, 2023. Completed applications must be received by the close of business on Friday, April 7, 2023.

If you have any questions, please contact us at scholarship@callfederal.org. More information is also available on our website.

FOCUS on the FUTURE



SAVE THE DATE

Spring Shred Events

It's that time of year! Now more than ever, it is important to protect your identity by shredding the documents that include your personal and confidential information.

Please join us at one of our Shred Events between 3 PM and 5 PM in April. Please see the schedule and branch location below to find the date that works best for you!

Staples Mill – Tuesday, April 4
Richmond – Wednesday, April 5
Hancock Village – Tuesday, April 11
Chester – Wednesday, April 12
Henrico – Tuesday, April 18
Chesterfield – Wednesday, April 19
Hanover – Tuesday, April 25

Stay tuned for more information on our website!

UPCOMING BRANCH CLOSURES

Memorial Day: Monday, May 29 Juneteenth: Monday, June 19
Independence Day: Tuesday, July 4

¹APR = Annual Percentage Rate. APR listed assumes 2018 or newer vehicle with a 36-month term, 115% loan-to-value (LTV), top-tier credit, and maximum rate discount of .75% with Call's Rate Discount Program. All discounts are only available at the time the loan is processed. Current vehicle rates range from 3.99% - 17.24% APR. Rates subject to change but will not exceed 18.00%. Not all will qualify for the lowest rate. Vehicle must be a 2013 or newer. Refinance offer not valid on existing Call Federal loans. Income and insurance verification required. Other restrictions and conditions may apply. Payment example: Estimated monthly payment of \$562.50 for a loan of \$30,000 at 4.74% APR for a loan term of 60 months. ²Loan will still accrue interest with no payments for 60 days. ³Access to CARFAX Vehicle History is subject to CARFAX consumer terms of use. Call Federal offers three free reports with an application. Reports are intended for personal use only. Call Federal is not responsible for the accuracy of the CARFAX Vehicle History Report. CARFAX is a registered trademark of CARFAX, Inc.



4605 Commerce Road
Richmond, VA 23234



Locations

CHESTER

10712 Iron Bridge Road
Chester, VA 23831

CHESTERFIELD

3640 Call Federal Drive
Midlothian, VA 23112

HANCOCK VILLAGE

7217 Hancock Village Drive
Chesterfield, VA 23832

HANOVER

9397 Atlee Road
Mechanicsville, VA 23116



HENRICO

3660 Mayland Court
Henrico, VA 23233

RICHMOND

4605 Commerce Road
Richmond, VA 23234

STAPLES MILL

6011 Staples Mill Road
Richmond, VA 23228

ALTRIA HQ ANNEX

Altria/Philip Morris Employees Only
6603 West Broad Street
Richmond, VA 23230

ALTRIA MANUFACTURING CENTER

Altria/Philip Morris Employees Only
3601 Commerce Road
Richmond, VA 23234

804-274-1200 • callfederal.org

General Information: Mon-Fri, 8 AM to 5 PM
The Call Line (Option 9): Automated Account Info 24/7



Federally insured by NCUA



IT'S YOUR CALL

Quarterly Newsletter for Call Federal Credit Union Members

WINTER 2023

CAR OWNING MADE SIMPLE

Shop smarter, not harder. Whether you decide to make a purchase OR bring your existing loan from another financial institution to us, we make it simple!

FIND THE MONTHLY PAYMENT THAT CAN WORK FOR YOUR BUDGET

RATES AS LOW AS
3.99%
APR¹

MAKE NO PAYMENTS FOR
60 DAYS²

FLEXIBLE TERMS UP TO
7 YEARS

RECEIVE A FREE CARFAX® VEHICLE HISTORY REPORT.³

We want to make sure your vehicle needs meet your budget needs. Learn more about purchasing and refinancing vehicles on our website. Or email us with your questions at greatloans@callfederal.org.

We would love the opportunity to help you and anyone you care about!



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YOU'RE INVITED

KIDS PLAY DAY

Bring the whole family to enjoy a day at the museum! Present your Call Federal Debit Card for free admission into the Children's Museum of Richmond from 9:30 AM to 1:30 PM. There will be special activities planned for you and the kids. We hope to see you there!

ANNUAL MEETING

Join us at the Children's Museum of Richmond at 11 AM for our Annual Meeting to get the latest information on how we are focused on the future. This is your opportunity to learn more about the good work we are doing for our members and community. The Annual Meeting will also be simulcast via Zoom. Learn more and register at callfederal.org/AM23 or call 804-274-1200. We look forward to seeing you!

NOMINATING COMMITTEE REPORT

The Nominating Committee did not receive any nominations by petition as defined in the Call Federal Credit Union bylaws; therefore, the following persons will be re-elected to the Board of Directors at the Annual Meeting on March 25, 2023:

- **Jim Horne** – Currently serves as Chairman of the Board. Jim has recently retired from Altria Client Services and has served on the Board for almost 30 years.
- **Nancy (Stephens) Ross** – Currently serves as Secretary of the Board. Nancy retired from a long career with Philip Morris. She served as an Associate Board member for 10 years and as a full-time Board member for over 20 years.
- **William Thomson** – Currently serves as Vice Chairman and is a retiree of Altria after a long career in communications. William has served on the Board for over 20 years and chaired several committees during his Board tenure.



KIDS PLAY DAY

CHILDREN'S MUSEUM OF RICHMOND

2626 West Broad St., Richmond

MARCH 25, 2023
9:30 AM – 1:30 PM

ANNUAL MEETING 11 AM
(with online simulcast via Zoom)

Register online at
callfederal.org/AM23
or call 804-274-1200

FINANCIAL FUTURES START HERE

It's never too early to teach kids to save! Consider a high-yield Youth Savings Account so your special kid can save more and learn while doing so!

5.87% RATE | **6.00%** APY*

With our Youth Account, your child will also gain access to Money & Beyond Jr. This is our online financial education program that features fun videos and interactive activities for the whole family. Learn more on the Financial Wellness section of our website and share this opportunity with others!



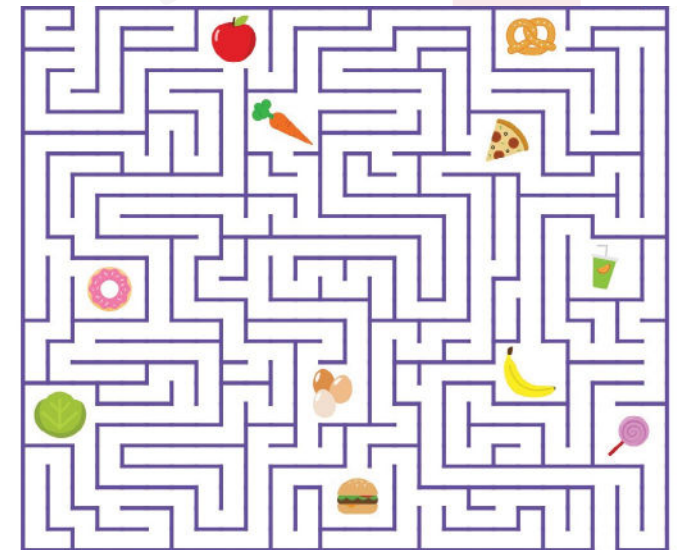
SHOPPING MAZE

Pick up all five (5) items on your shopping list in the maze below, and then go to the CHECKOUT. Hint: Don't buy anything extra!

KIDS CORNER

START

Shopping List: apple banana carrot eggs lettuce



*Did you know? A shopping list can save you money!
It helps you buy only the things you need.*



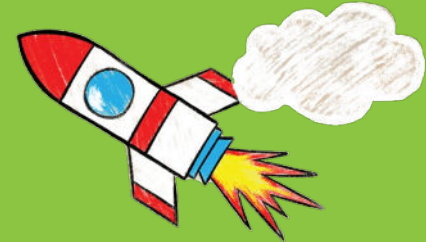
It's a Money Thing is a registered trademark of Currency Marketing

Launch Checking

This Checking Account program complements our Youth Savings Accounts by giving teens the tools they need to build positive money relationships in their journey to becoming a financially confident adult. Visit our website to start building the essential foundation for your child's financial future today.

A Few Features:

- FREE really means free! \$0 monthly service or maintenance fees and no minimum balance requirements.
- Visa® debit card so your teen has convenient access to their funds when they need them.
- With 24/7 access to account information through online and mobile banking, your teen can learn the basics of account management. As the guardian on the account, you can use our mobile banking app to monitor their account, set up alerts, and freeze or unfreeze debit cards as needed plus more.
- Most importantly, gain access to tailored online financial education for your teen, which can develop their positive money habits.



Stop by any branch or visit our website to learn more about how to open an account.

*APY = Annual Percentage Yield. Rates effective as of January 20, 2023. Rates are subject to change without notice. Dividends are compounded quarterly. Eligible for APY with \$0.01 - \$1,000 average balance. Contact us for more information.