

PERSONABLE EXPERIENCE

IT'S YOUR CALL.

Join us for our Annual Meeting on Saturday, April 20th.

Call Federal Credit Union is not just a credit union; it's your credit union. We consistently aim to deliver practical financial solutions, a personable experience, and expert know-how every day. Join us at our Annual Meeting on Saturday, April 20th to learn more about the positive impact we are making on the lives of our members and community.

The Nominating Committee has nominated the following individuals to serve on the Board of Directors for a 3-year term.

Jeffrey Edwards – Board member for 9 years. Mr. Edwards is a Talent Acquisition Leader and has worked with companies like Cisco Systems and Cornerstone RPO, LLC. He has 25+ years of experience in recruiting at all levels.

William Poorbaugh – Board member for 44 years. Mr. Poorbaugh retired from Philip Morris and is currently an active participant in the Philip Morris Retirees Association.

Julian White – Board member for 14 years. He currently serves in the role of Treasurer, working closely with our Chief Financial Officer. Mr. White is the Chairperson of the Finance and Investment Committee and a member of the Strategic Planning Committee. He is a finance contractor and a licensed Certified Public Accountant.

The Bylaws of Call Federal Credit Union permit individuals to be nominated by petition. To be considered, interested parties must submit a resume along with 300 member signatures to the Secretary of the Board by **March 11, 2024**. For more details on this process, please contact John West at 804-274-1200.

ANNUAL MEETING DETAILS

Our Annual Meeting will be hosted at Swift Creek Mill Theatre on Saturday, April 20. Registration and refreshments begin at 8:30 AM, with the meeting commencing promptly at 9:30 AM. Following the meeting, the theatre will present "The Three Little Pigs," a tale that resonates for all. You will have an opportunity for autographs and pictures with the characters following the performance.

Can't make it in person? We've got you covered with an online simulcast via Zoom. Details to follow.

Learn more and register online for the meeting and/or "The Three Little Pigs" performance at callfederal.org/AM24 or call us at 804-274-1200.

We look forward to seeing you there!

ALL BRANCHES
CLOSED:

While our branches and Contact Center are unavailable during the holidays, remember that our Digital Banking solutions are accessible to you 24/7! Learn more at callfederal.org/digital.

Presidents' Day:
Monday, February 19

Memorial Day:
Monday, May 27

Juneteenth:
Wednesday, June 19

call federal
credit union

4605 Commerce Road
Richmond, VA 23234

PRSRT STD
U.S. POSTAGE
PAID
IMAGEWORKS
E3717

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

Call Federal Credit Union's Newsletter

FEBRUARY 2024

WHAT'S YOUR CAR BUYING STORY?

EVERY CAR LOAN IS UNIQUE. MAKE YOURS EXCEPTIONAL.

Whether you're purchasing or refinancing from another lender, we offer the best ending to your car loan story. Why? Because your story is important to us, and we are here to serve you!

We provide practical car loans with personable service and expert know-how. Here are just a few highlights of how we can serve you!

- Rates as low as 4.99% APR.¹
- Make no payments for 60 days.²
- With each loan, we will donate 10% of your first month's interest to SOAR365 from now until April 30th.³



We Want To Hear Your Story!

Share your first or most memorable car buying story with us and be entered to win \$500.

Learn more at callfederal.org/story.

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- Launch Into Financial Independence
- Alice S. Pearce Scholarship Program
- Save the Date: Shred Days

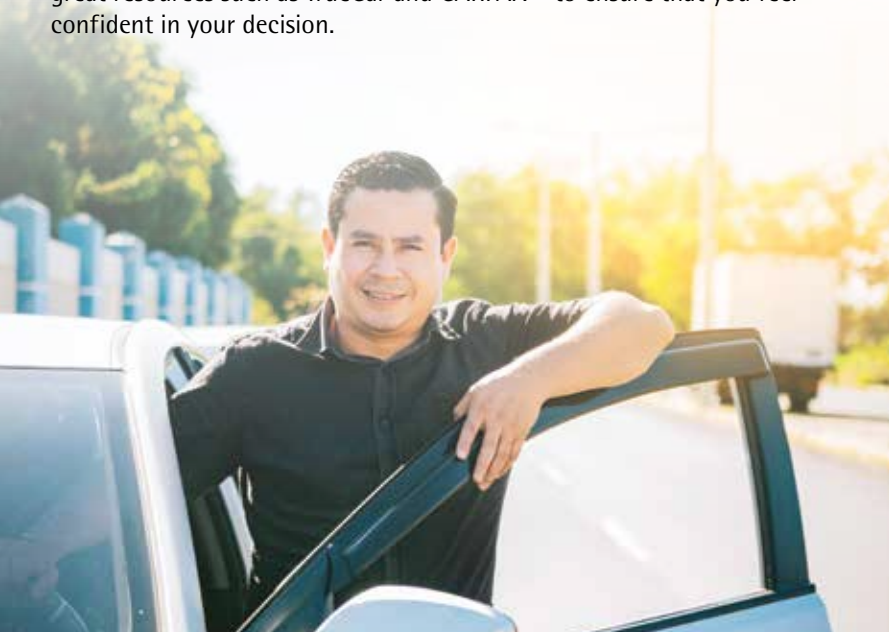
¹APR listed assumes the following: top-tier credit with maximum discount of .75% (through CFCU's Rate Discount Program), for a 2020 or newer model year with loan term of 36 months and maximum loan to value (LTV) 115%. Not all will qualify for 115% LTV. Vehicle loan rates range from 4.99%-17.49%. Not all will qualify for the lowest rate. Vehicle must be 2015 model year or newer. Offer not valid to refinance an existing Call Federal loan. Income and collateral insurance verification are required. Membership must be in good standing. Other restrictions and conditions may apply. Offer is valid through April 30, 2024. Once accepted, loan must be finalized within 45 days or standard conditions apply. Offer is not transferable, is only available for one-time use, and not valid with any other offer. ²Loan will continue to accrue interest. Payment example: Estimated monthly payment \$575 for loan amount of \$30,000 at 5.49% APR for 60 months, assuming all discounts applied. ³Donation based on vehicle loans funded February 1, 2024, thru April 30, 2024.

EXPERT KNOW-HOW

HOW MUCH DOES IT REALLY COST TO OWN A CAR?

Cars aren't just a mode of transportation – they're often an extension of our personalities and lifestyles. However, owning a car is a commitment that goes far beyond the initial price tag. Many people underestimate the true cost of owning a car, leading to unexpected expenses down the proverbial (and literal) road.

Learn more financial insights at callfederal.org/insights to help you make a smarter buying decision and score the best car deal! And our team is ready to help you at any stage of your car-buying process. We also offer great resources such as TrueCar and CARFAX™ to ensure that you feel confident in your decision.



CREDIT UNION IMPERSONATION SCAMS

We must stay alert to the latest attempts by scammers to access personal financial data. Fraudsters spoof credit union email addresses and phone numbers to text and call, using pieces of personally identifiable information to gain your trust.

Learn more financial insights at callfederal.org/insights about credit union impersonation scams. A great way to protect your personal information is to attend one of our Spring Shred Events to safely and securely destroy documents. Check out the Shred Day schedule in this newsletter's Save the Date section.



LAUNCH INTO FINANCIAL INDEPENDENCE

Why do teens love their checking accounts with us? One reason is because we provide a cool-looking debit card. Another is the flexibility of checking their account balance with our mobile banking app. We want to teach them how to be confident in their decision to make a purchase. You should never spend money you don't have!

Our Teen Checking Account is designed to complement our Youth Savings Account with its attractive interest rate. We provide teenagers the essential tools they need to learn and grow, fostering financial confidence as they transition into adulthood.

Explore more about how this account helps those you care about build a solid foundation by visiting callfederal.org/teen.



ALICE S. PEARCE SCHOLARSHIP PROGRAM

We are committed to supporting our members with a desire for continuous learning and personal growth. In alignment with this dedication, we are excited to make available the Alice S. Pearce Scholarships this year – four scholarships, each valued at \$2,500.

These scholarships are designed to provide financial support to those enrolled full-time in the Fall of 2024 at an accredited college, university, or vocational school. We strive to foster a culture of lifelong learning and personal development among our members. The deadline to apply is April 30, 2024.

For additional information, visit callfederal.org/scholarship or connect with us at scholarship@callfederal.org.

SAVE THE DATE

As we approach warmer days, we're thrilled to announce our Spring Shred Events! Safeguarding your identity is a top priority to us. That's why we provide opportunities for you to shred documents containing personal and confidential information.

Join us at your preferred branch to securely dispose of documents you no longer need but that carry important information about you.

Location	Date	Time
Main	Friday, April 5	1 PM – 4 PM
Hanover	Saturday, April 6	9 AM – 12 PM
Staples Mill	Friday, April 12	1 PM – 4 PM
Chester	Friday, April 26	9 AM – 12 PM
Henrico	Friday, May 3	1 PM – 4 PM
Hancock	Friday, May 10	9 AM – 12 PM
Chesterfield	Friday, May 17	1 PM – 4 PM

Find out more at callfederal.org/shred.