



## NOTES BEARING INTEREST: QUARTERLY NEWSLETTER

### January 2025

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### Routing Number

251483324

### Staff

Mary M. King  
Manager/CEO

Kimberly A. Brown  
Member Services Representative

Jeanette George  
Member Services Representative

Cassie L. Burke  
Internal Auditor

### Hours

Monday-Thursday  
8:30 a.m. - 4:00 p.m.  
Friday  
7:30 a.m. - 4:00 p.m.

### Reminders for the New Year



#### Save the Date: Annual Meeting

Come help us celebrate on Wednesday, April 23, 2025 at 4:00 p.m. Join us for giveaways and refreshments as we elect board members. Keep your eye on our Facebook page or website for upcoming details.

#### Tax Reminder

1099 notices will be mailed by January 31, 2025 to members who have earned \$10.00 or more in dividends in 2024. If you need that information sooner, it is located at the top of your December 2024 statement in the share summary.

#### Don't Forget Your 2024 IRA Contributions

You have until Tuesday, April 15, 2025 to make your contributions for the 2024 tax year. Ask us about our IRA options.


### CLOSINGS

New Year's Day—Wednesday, January 1, 2025

Martin Luther King Jr. Day—Monday, January 20, 2025

Presidents' Day—Monday, February 17, 2025

## Get a Financial Fresh Start with a New Loan for the New Year!



Have leftover holiday bills?  
Paying interest on  
a high-rate credit card?  
Get a financial fresh start with  
a new loan for the New Year!

Borrow \$1,500  
16 Month Term  
Rates as low as 7.00%  
Annual Percentage Rate

All offers of credit are subject to  
approval. Membership is required.  
Rates, terms, and conditions are  
subject to change and may vary based  
on creditworthiness and qualifications.

### New Year's Cyber Safety Tips

1. Make sure the site you're on is secure: be sure "https" is at the start of the URL because "s" stands for secure.
2. Beware of Phishing Emails: remember what you've purchased and from where. Phishing scams will pretend to be from trusted companies.
3. Avoid public wi-fi when shopping: hotspots when out and about do seem useful and may save your data allowance, but it is a huge risk.
4. Social Media "Freebies:": there have been large amounts of fake accounts suggesting that you like, share, and tag friends to be entered into a drawing to win prizes. But be sure to check the authenticity of the account.
5. Read descriptions of products before buying: understand exactly what you are buying and they are selling.
6. Be aware of fake customer reviews: fake companies will pay for fake reviews on their products. Be cautious of reviews without comments or those that look like they have been copied.
7. Check for the legitimacy of a website: creating fake websites is an easy process for cyber-criminals. Double check your web address or URL.
8. Turn on Two-Factor Authentication: this security feature is crucial to knowing when hackers are trying to get into your account, which prevents them from getting in even if they have guessed your password.

**NOTICE:**  
Please be aware that loan and deposit rates are subject to change at any time without notice. If you would like to get the most updated and accurate information please visit our website or call the Credit Union at (540) 932-4590.

### Start a Savings Plan

Don't let unexpected expenses break the bank...start a savings plan now. Use your share account or setup a separate account to start your "rainy day fund." Here are some sample savings plans:

- \$25 per biweekly pay period is \$650 per year
- \$50 per biweekly pay period is \$1,300 per year
- \$100 per biweekly pay period is \$2,600 per year



Shares	APY**
Regular Savings	.25%
Money Market	.25%-1.25%
Christmas	.15%
IRA	.75%

Share Certificates	APY**
6 Month	4.07%
12 Month	2.02%
24 Month	2.53%

Auto Loans	APR*
2024 New & Used	4.00%-11.00%
2021-2023	4.50%-10.50%
2018-2020	5.00%-10.75%
2017	6.00%-11.75%
2016 or Older	6.75%-12.50%

Personal Loans	APR*
24-60 Months	9.00%-16.00%
\$1,500 Special	7.00%-12.50%

All rates are subject to change at any time without notice. All offers of credit are subject to approval. For certificates, early withdrawal penalties may apply. Fees may reduce earnings on your accounts.  
\*APR—Annual Percentage Rate  
\*\*APY—Annual Percentage Yield

### Contact Information

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**Board of Directors**

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