

IMPORTANT NOTICE REGARDING PHONE INQUIRIES

To help protect your account information and prevent fraud and identity theft, our member representatives will no longer provide account details by phone. This includes (but is not limited to) balance checks, transaction histories, and share-to-share transfers within the same account.

This change will take effect on August 6, 2018.

If you need to check your balance or inquire about a transaction, we offer free, secure services like eValley (online), Member Connect (by phone), and text banking. If you're not already using these convenient and free services, please contact us before August 6th to sign up.

Keep your Cash options open.



Hybrid**HELOCk**
get the best of both worlds

What is a HybridHELOCk?

Before now, borrowers who want to use their home equity had to choose between the flexibility of a HELOC or the steady payments of a fixed rate equity loan. **Why not have both?**

You don't have to choose with our new HybridHELOCk rate lock option.

This new HELOC option lets you use your Home Equity Line of Credit as you need it.

Then you can lock in your rate, at any time, to keep your payments steady and protect them from rising rates.

**Our HybridHELOCk gives you
the best of both worlds.**

Apply online or learn more at
hybridhelock.com



ANNUAL MEETING 2018

Announcing our 2018 college scholarship winners.

We are honored to present the four recipients of this year's awards and commend them for their academic achievement, community involvement, and work ethic.

Ana Boush of William Byrd High School was awarded the \$1,000 Tom Gagnet Educational Scholarship. Ana plans to attend the University of Virginia in the fall.

Austin Dickson will be graduating from William Byrd High School and plans to attend Virginia Tech. Austin was the winner of the \$1,000 Cecil Bollinger Scholarship.

Adam Creasy received the \$1,000 Gay Shober Scholarship. Adam is also graduating from William Byrd High School and will be attending Virginia Western Community College.

Madelyn Sarver of Cave Spring High School, who will be attending Adelphi University, was the winner of the \$500 General Scholarship.

Congratulations and good luck to all.

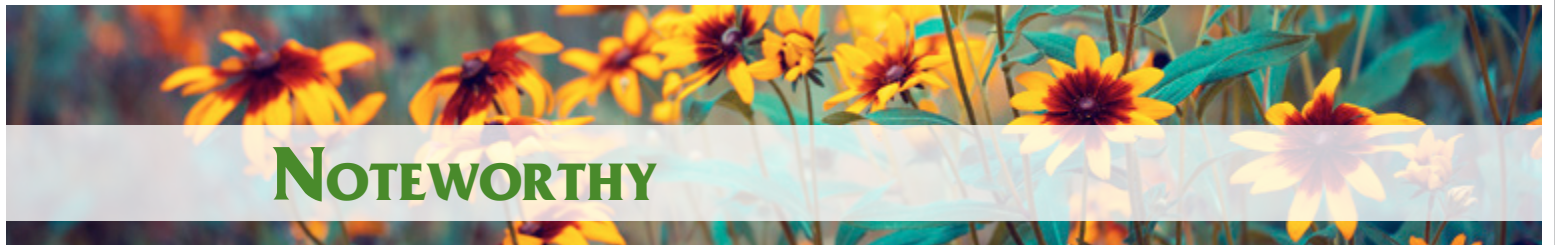
A Special Thanks

We'd like to thank the following businesses, whose donations helped make the night a success:

Advance Auto Parts
Chick-fil-A Valley View Blvd.
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Thunder Valley
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Lowes
Salem Red Sox
Science Museum of Western VA
Top Nails
Vertical Color

Please join us in thanking these local businesses for their generous support.



NOTEWORTHY

Annual Privacy Notice

We are required by law to provide a privacy notice to explain how we collect, use, and safeguard your personal financial information. To read the full notice, please visit rvccu.org/about/privacy.html.

You can be confident that your financial privacy is our top priority.

Discount Tickets

While you're making your summer plans, don't forget that you can save **big** by buying your theme park tickets here.

Buying your passes through us can save you an average of 22% per ticket!

Discount tickets are available at all of our branches.

Summer Traveling

If you plan to travel (especially outside of the U.S.) with your RVCCU Debit or Credit Card, please alert our Card Services Coordinator. If you don't, your card may be temporarily suspended by our fraud alert system. Letting us know before you leave may save you a lot of trouble while you are away.

Contact Information

Mailing Address

P.O. Box 13045
Roanoke, VA 24030-3045

Office Phone

(540) 982-3931

Member Connect

(540) 982-3931, option 2 or (540) 52-RVFCU

Fax

(540) 982-3937

Email

info@rvccu.org

Locations

Downtown - Main Office

723 5th Street NE

Cave Spring - Brambleton Plaza

4218 Brambleton Ave

North Roanoke - Boxley Hills

605 Abney Rd NW

Salem

1340 Roanoke Blvd

Online

rvccu.org



ATMs

Main Office

Boxley Hills

Brambleton Plaza

Roanoke City Municipal Building

Roanoke County Schools Admin. Building



All loans are subject to credit approval. Other restrictions may apply.