



Summer 2015


HOT Car Loan Rates

As the temperature soars, we want to remind members that we've got HOT loan rates for new and used vehicles!

Plus, we'll give you a .25% loan discount off your qualifying loan rate when you sign up for auto pay!

With auto pay, you won't ever have to worry about making your payment. Call us to see how we can save you money on your new vehicle or refinancing your current vehicle.

Don't Forget... We Have Loans for **ANYTHING!**



- Don't just think of Tuscaloosa VA FCU when you have a big expense - we offer smaller loans, too!
- When you need a little extra cash for a new lawnmower, unexpected car repair, or even school supplies, we can help!

www.tvacu.com

LOAN RATES

Type of Loan	APR* <small>(as low as)</small>	Term <small>(in months)</small>
New Cars & Trucks (2015 - 2014)**	1.99%	Up to 60
New Cars & Trucks (2015 - 2014)**	2.49%	Up to 72
Used Auto (2010 - current year)	2.99%	Up to 60
Used Auto (2010 - current year)	3.49%	Up to 72
Used Auto (2005 - 2009)	4.99%	Up to 60
Signature Loan	9.99%	Up to 36
RVs/Boats/Motorcycles	6.99%	Up to 60
RVs/Boats/Motorcycles	7.49%	Up to 72
VISA Credit Cards Platinum (\$5,000+)	9.90%	Fixed Rate
VISA Credit Cards Classic (Up to \$5,000)	11.90%	Fixed Rate

*Annual Percentage Rate. Many loan rates are determined by personal credit history and term of loans. All rates and promotions are subject to change without notice. Rates may qualify for an additional .25% discount for auto payments. Other rates and terms are available.

**New vehicles are defined as those that have never been titled.

Easy-Breezy Shopping With Your **VISA**



Life doesn't slow down for summer, or for all of your summertime expenses. There's nothing easier or faster than using your

Tuscaloosa VA FCU VISA credit card.

We offer VISA Classic and VISA Platinum credit cards, both with no annual fee, great low rates, and no balance transfer fees. Use your credit union VISA to pay for

those essential needs or fun summer splurges, like a weekend getaway with the family, back-to-school expenses, that home improvement project you've been considering, new swimsuits and flip flops, or even ice cream. With sprinkles. With our low rates and no balance transfer fees, paying off other debt will be as easy as a summertime breeze. Apply today online at www.tvacu.com or call us and talk to a loan officer.

Follow These Tips for Using ATMs Safely

Automatic Teller Machines (ATMs) are convenient and often a necessary part of our lives. But did you know there may be risks involved in their use? Here are a few ways you can maximize your security while using an ATM.

- Use a drive-up instead of a walk-up ATM when you can.
- Always be aware of your surroundings.
- Don't stand too close to the person ahead of you, and make sure the person behind you stands a reasonable distance away, too.
- Cover the keyboard with your other hand while entering your PIN.
- If using a drive-up ATM, leave your engine running, and do not access your account if the car in front of you has not moved out of your way.
- Never count cash at the ATM or in public.



Also: Before you access an ATM, give it a look-over to make sure there are no loose parts, tape, glue, or any other signs of tampering. Sophisticated thieves are using card "scraping" devices which capture your card information, allowing them to steal your money. This is easier to spot if you use ATMs you are familiar with.

Protect Yourself from Data Breaches



We've all heard about data breaches at retailers and merchants. While using credit and debit cards is fairly safe, it's wise to take precautions to protect your money and ultimately your identity. Here's what you should do to keep your information secure.

- Review your activity regularly either online or when you get your statement. Notify your financial institution immediately of any unauthorized transactions.
- Take notices seriously. If you get a letter in the mail telling you that your personal information may have been compromised, pay attention and take necessary actions.
- If you believe your account is not secure, close it and open a new one.
- Check your credit history at least three times a year by using the FREE service available at AnnualCreditReport.com.



Have You Tried Home Banking Yet?

Join the other Tuscaloosa VA FCU members who are taking advantage of Home Banking to manage their accounts anytime, anywhere you have internet access. It's easy - just visit our website to enroll! Follow the prompts and you can check balances and account history, transfer funds between accounts, pay bills, apply for a loan and more.



Effective September 1, 2015, the following changes will be implemented.

- **Wire Transfer Incorrect Instruction Fee - \$20**
When members request a wire transfer and give us incorrect information, this fee will be charged.
- **Step N2 Checking will be discontinued.**
This checking account will no longer be available.
- **Courtesy Pay will no longer be offered.**
Members with this product may continue using it, but it will no longer be available for new enrollment.



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We do business in accordance with the Federal Fair Housing Law and Equal Credit Opportunity Act

MAIN OFFICE
V.A. Medical Center,
Loop Road
(205) 556-7819
Office Hours
Monday - Friday
8:00 AM - 4:00 PM
V.A. Payday Fridays
8:00 AM - 5:00 PM
(Drive Thru Only)

NORTHPORT BRANCH
Essex Square Shopping Center
(205) 556-4575
Office Hours
Monday - Friday
9:00 AM - 5:30 PM

LIVINGSTON BRANCH
719 North Washington Street
(205) 652-1075
Office Hours
Monday - Friday
8:30 AM - 4:30 PM

On the 2nd Wednesday of every month, all credit union branches close early for Staff Training.
Main Office - closes at 3:00 PM
Northport Branch - closes at 2:30 PM
Livingston Branch - closes at 2:00 PM

For lost or stolen VISA Credit Cards, call 1-800-808-7230.

For lost or stolen Debit Cards, call 1-800-264-5578.

