

The Blaze

Second Quarter June 2013

CURRENT RATES

Your Board of Directors has approved the dividend rates and annual percentage yields (APY) listed below for the 2nd quarter of 2013.

	% Rate	APYE
<u>Regular Shares</u>		
\$1,000.00	0.65	0.65

<u>IRA Accounts</u>		
\$50.00 and over	0.75	0.75

Rates subject to change weekly due to market fluctuations.

LOAN RATES

(As of June 2013)

The ANNUAL PERCENTAGE RATE for your loan will be within the range disclosed and is based on certain credit-worthiness criteria.

New/Used Vehicles (Up to 8 years old)

<u>Loans secured by Title</u>	
New	1.99% - 18.00%
Used	3.75% - 18.00%

<u>Personal</u>	6.00% - 18.00%
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Home Equity

Call for rates

Share Secured

100% Secured—Starting at 3.00% above dividend rate earned on account held.

Partial Share Secured

5.75% - 18.00%

Advances may cause your rate to increase from the original rate to current rate at time of the advance.

<u>VISA Credit Card</u>	9.00% - 18.00%
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Additional loans, terms, rates available upon request. See the Loan Officer for details.

ATTENTION MEMBERS!

There is proposed Federal Legislation to Tax Credit Unions. We ask that you do your part and let your voice be heard by calling your Representative or go online at www.donttaxmycreditunion.org today! Remember we are **NOT** a BANK or business for profit.

Sales Tax Holiday

August 2 - 4, 2013

School Supplies and Clothing: During this three day period, purchases of certain school supplies, clothing and footwear will be exempt from the Virginia sales tax. Each eligible school supply item must be priced at \$20.00 or less, and each eligible article of clothing and footwear must be priced at \$100.00 or less.

October 11 - 14, 2013

Energy Star and WaterSense Qualified Products:

During this four day holiday, purchases of products meeting the Energy Star and WaterSense qualification, such as certain energy-efficient appliances, will be exempt from the Virginia sales tax. Eligible products must be priced at \$2,500.00 or less for each item, and be purchased for noncommercial home or personal use.

Take advantage of these Tax Exempt Holidays and plan ahead by calling Kathy Galland at 859-5389 ext 201 or Leann Baez ext 207 for more information on a pre-approved loan at GREAT RATES.

Hurricane Season

Hurricane season runs June 1st thru November 30th. Check your property for possible problems and make those improvements before the storm. We have Home Improvement or Equity loan available. Make sure you have plenty of batteries & flashlights in the event of an emergency.

ANNUAL MEETING

The Annual Meeting was held on March 27, 2013 with a big turn out. Martin Gross was re-elected, however, because of lack of volunteers the Credit Union has decided to go to a 5 member board.

We are still looking for volunteers for the Supervisory Committee. Just a few hours a month would be a great help!

Door prizes, light snacks and Great Fellowship took up the balance of the meeting.

Oh by the way, for those who were too tired to come to the meeting, feel ashamed! We had a member, Modena Jernigan, attend the meeting that is 100 years young, she was presented with a bouquet of flowers.

Hey Gamers!

We have something NEW on our web page for kids and the young at heart. Look for the New Interactive game called **Hit The Road - A Financial Adventure**. This game takes you across the country and teaches financial responsibility at the same time.

Since this covers different levels of play check it out yourself at www.norfolkfirefcu.org, then encourage your kids to do the same.

BITS AND PIECES

- **ATM MACHINE:** School and Holiday shopping will be coming up soon. Visit our ATM Machine at the training center off Granby street.
- **COLLEGE STUDENTS:** To access your account with the Credit Union sign up for Account Access or check www.cuservicecenters.com for the nearest service center to your college.
- **DAILY CASH LIMIT:** There is a daily cash limit availability of \$2,500.00. If you should need a larger amount, simply give us a call at least a week in advance so that we can meet your needs.
- **UPDATE YOUR RECORD WITH THE CREDIT UNION!** Don't let you accounts go dormant, a \$1.00 transaction once a year will prevent this from happening.

DATES/EVENTS TO REMEMBER

Flag Day	June 14
Father's Day	June 16
Summer Begins	June 21
Independence Day	July 4
First Day of Ramadan	July 9
Parent's Day	July 28
Labor Day	September 2
Rosh Hashanah (Sundown)	September 4
Patriot Day	September 11
Yom Kippur (Sundown)	September 13
Constitution Day	September 17
Fall Begins	September 22
Columbus Day	October 14
National Boss Day	October 16
Halloween	October 31

Please make a note of these dates so you can plan your credit union business accordingly.
NOTE: **Red** Denotes days the Credit Union will be closed.

Board of Directors

Charles Gore, Chairman
Earl Edwards, Vice Chairman
Kenneth Pravetz, Treasurer
Martin Gross, Secretary
Charles Lavene, Director

Supervisory Committee

Vacant, Board Liaison
Theresa Walker, Volunteer Chairperson
Bonnie Gross
Martin Gross
P O Box 64034
Virginia Beach, VA 23467

Staff

Kathy Galland, CEO
Kathy Roehm, Operations Manager
Leann Baez, Loan Processor
Linda Dunaway, Teller
Kay Stabler, Collector
Frankee Miller, Title Clerk
Kenny Alligood, IT Tech
Gerry Jernigan, Accounting Clerk

Office Hours

Monday - Friday, 9:00 am - 5:00 pm

Phone Numbers

Main: (757) 857-5389
Fax: (757) 857-4624
ARU: (757) 857-4420 (Local)
(877) 768-5408 (Toll Free)

Account Access, Bill Pay, VISA Account, E-Statements and Loan Application.

www.norfolkfirefcu.org

Lost or Stolen Cards

Debit Card: 1 (800) 991-4965
Visa Card: 1 (800) 991-4964

CU Service Centers

Traveling? Use Credit Union Service Centers Toll FREE 1-888-287-9475 for nearest locations or check out their web site at: www.cuservicecenter.com

- 5957 E Virginia Beach Blvd, Norfolk
Hours: Mon-Fri, 9:00 am - 6:00 pm
Saturday, 9:00 am - 5:00 pm
- 677 N Battlefield Blvd, Chesapeake
- 1600 George Washington Highway, Yorktown, VA
Hours: Mon-Fri, 9:00 am - 7:00 pm
Saturday, 9:00 am - 5:00 pm