

Vantage

POINT

A publication of Viriva Community Credit Union



Viriva
Community Credit Union
Your financial partner... for life.
Since 1936

'Tis the Season for Spending not Stressing!

No matter what your plans are for this holiday season, it likely will include gift shopping for what may seem like an endless list of family, friends and loved ones. There is no need to stress over how you'll pay for the upcoming season, because Viriva is here, and we've got you covered. Check out our various spending tools and see which best fits your needs!

Holiday Loans – as low as 5.00% APR*

You've worked hard all year to save money for the holidays, but you need just a little more cash to make this year's holiday a magical experience. As our gift to you, take advantage of low-rate Holiday Loans. These short-term loans will give you the extra cash you need for purchases this holiday.

Whether you're getting someone a special present or hosting the entire family for a holiday party, accept our gift and take out a Holiday Loan from the Credit Union.

VISA® Credit Card – Rates as low as Prime (currently at 3.25% APR*)

Your financial situation allows you the option of charging now and paying later, so Viriva's Platinum plastic is perfect for you! At Viriva, not only is our low-rate VISA® Credit Card a good deal, it's also convenient. Accepted anywhere you see the VISA® logo, our Credit Card is quick and easy to use.

Even if you've started your shopping already with other merchant cards and are worried about the high-interest rates you may have to pay, we've got you covered! The VISA® Credit Card we offer is one of the few out there that **does not charge any balance transfer fee**. This means that even if you have balances on other cards you currently have, you can transfer the balance (at no cost) and save money on your monthly bills.

If you don't already have a Credit Card with us, now is the time to move on it. Let us add some holiday cheer to your wallet with our Platinum Card today!

VISA® Check Card

If your careful spending tactics so far this year have provided you with an ample savings for the holiday season, using your VISA® Check Card is the perfect way to access those funds. By having the VISA® Check Card tied directly to your Checking Account (or Savings), all the money you spend for the upcoming holiday season is being debited from your account right away. There are no bills for you to pay...just swipe and sign and you'll see the funds withdrawn.

Holiday Club Accounts

Have you requested the funds from your Club Account to be disbursed? Be sure to give us a call so we can transfer your hard-earned savings for some serious holiday spending!

Didn't open one for 2009? It's never too early to start saving for next year! Call the Credit Union today for all the details on our Club Accounts.

*APR= Annual Percentage Rate. Subject to change. Rate shown is a loan promotion rate; no other discounts can be applied. See Credit Union for complete details.

iBelong

Can't Seem to Find the Perfect Gift?

VISA® Gift Card

Getting a VISA® Gift Card through your Credit Union cuts down on travel (from store to store), and still offers a generous way to show your holiday spirit.

Gift Checks

Our recent upgrade (on our Electronic Bill Pay service) allows you to send personalized checks to anyone in your gift-giving circle directly from your Checking Account. If you haven't already signed up for EBP, give us a call or stop by our website today!



FALL 2009

Beat the Rate (on Your Auto Loan)

As low as 3.99% APR*

As the temperature decreases, watch your savings sizzle and increase with a Beat the Rate offer at Viriva Community Credit Union. Come to Viriva today for a refinance on your current auto loan (held at another institution), and we'll beat the rate by at least 1/2%**

We offer up to 100% financing on New and Used Vehicles. Plus, we have a variety of term and payment options, so our HOT deals leave the competition out in the cold.

Still looking for the right car? Be sure to stop by YOUR Credit Union first to apply and get information on how you can best compare 0% deals with cash-back rebates. Before you take that dealer financing, you'll want to be sure you are getting the best deal. Find out more information on how to calculate your savings with Credit Union financing and dealer offers by giving us a call, or visiting our Auto Loans page online.

Give us a call today, or apply online; we'll have an answer for you in no time!

*APR=Annual Percentage Rate. Rate current as of date of publication and is subject to change. All rates, terms, and Loan-to-Value are based on applicant's individual credit worthiness; loan approval not guaranteed. Other rates and terms are available. No other rate discounts apply. Refinance must be at least \$5,000 for the Beat the Rate offer. Offer not valid for current Viriva Auto Loans. **Contact the Credit Union for more details.

Business Services

Are you interested in receiving the same Viriva experiences, but for your small business account? We have great news! Viriva offers loan and deposit services to small businesses. Business Services include Checking, Savings and insured cash management/growth accounts, as well as a full line of lending products. We're currently on target to finance the purchase of a restaurant, fleet of automobiles and the renovation of a commercial catering facility. Chances are we can help your business, too. If you are interested in additional information, please contact Mary Dlugokinski, our Loan Manager, at mdlugokinski@viriva.com, or Jim McCaw, our President/CEO, at jmccaw@viriva.com.

We also have a Business Survey located online; fill it out and you could be selected as one of our quarterly winners of a \$25 gift card!

Budgeting Basics



also visit our website (under Resources), to read more in-depth tips on budgeting.

Do you need tips on how to realistically set a budget, and how you can find some extra money at the end of the month?

Give us a call (option 5), stop in to one of our branches, or send an email to loans@viriva.com about setting up an appointment for a Free Financial Checkup (FFC). Our FFC offers a complimentary review of your credit report and tips on how to save monthly and long-term. You can

Important Notice – Disability Insurance

We have received approval to increase the maximum for each loan insured under our MEMBER'S CHOICE™ Program effective November 1, 2009. The new maximum is indicated as follows: MAXIMUM AMOUNT OF LOAN INSURABLE - NONE

Members presently insured under this program, where the premium is paid monthly, may be automatically eligible for benefits up to the new maximum without an increase in premium rate. This change does not apply to insured loans which have claims that became effective prior to November 1, 2009. If you have loans outstanding that exceed the current maximum level, the premium rates will apply to your actual loan balance up to the new maximum. If you fall into this category, your coverage and premium will increase accordingly. The additional coverage may slightly increase your term.

This increased benefit will enable us to more fully insure the loans you have through our credit union and provide you and your family an added measure of security. If you no longer wish to continue your coverage based on these maximums, please notify the Credit Union.

There is no action necessary on your part to continue coverage if you already have it. IT IS IMPORTANT THAT THIS NOTICE BE ATTACHED TO YOUR CERTIFICATE.

Credit Card Accountability Disclosure Act of 2009 (Card Act) Update

Please be advised that the Credit Union is closely monitoring proposed changes to this recently approved legislation, as action is underway in Congress to clarify that this pertains solely to credit cards, as opposed to other open-end lending programs. Note that our VISA® credit card program is already in full compliance with the Card Act provisions. Rest assured that if, after the dust settles, any further actions to our other open-end loan programs are deemed necessary they will be taken, with those impacted being so notified.



NOTICE

Effective November 1, 2009, our incoming wire instructions should be as follows:

Mid-Atlantic Corporate Federal Credit Union • Middletown, PA

ABA # 231387550

Final Credit to: Viriva Community Credit Union

Account # 23608365510100

Reference: Member Name and Account #

Rate WATCH

To view updated/current rates, visit us online, or call our Phone Center.

Variable Savings Rate Accounts **APY***

Regular Savings Accounts	
\$5.00 to \$499.99	0.05%
\$500.00 to \$1,999.99	0.20%
\$2,000.00 and above45%
Christmas/Vacation Clubs05%
IRA Share Accumulation75%
Share / IRA Certificates**	
6 months	1.41%
12 months	1.81%
24 months	2.22%
36 months	2.47%
48 months	2.73%
60 months	3.09%

Jumbo Certificates:

\$50,000-\$98,999: add 0.05% to the normal rate. \$99,000 or above: add 0.10% to the normal rate.

These bonus rates apply to all Certificates with a minimum term of 1 year and are added to the normal Certificate rate in effect at the time of purchase.

Money Market Draft Accounts*

\$500 - \$9,999.99	0.60%
\$10,000 - \$24,999.9990%
\$25,000 - \$49,999	1.11%
\$50,000 and over	1.31%

*Money Market Rates are effective as of October 1, 2009.

Loan Rates **APR***

Auto Loans (new & used)	
as low as**	4.75%
Personal/Signature as low as**	5.00%
Second Mortgages as low as***	5.49%
No Doc Fast Equity	
Home Loan as low as	5.49%
80% HELOC (60-120 months)***	3.50%
90% HELOC (60-120 months)***	3.75%
Share/Share Certificate Secured	
(up to 120 months)	Call for rates
Revolving Line of Credit	as low as 3.25%

Stock Secured:

1-48 months	Call for rates
49-120 months	Call for rates

VISA® Credit Cards:

Platinum

Platinum Secured

Variable rate based on the Prime Rate + the applicable margin. Final approval & actual rate subject to individual creditworthiness of individual applicant.

Mortgages

First Mortgages

Savings Rate Disclosures *APY=Annual Percentage Yield. Share/Savings Rates shown are effective 3rd Quarter of 2009 and subject to change without notice. **IRA=Individual Retirement Account. Penalty for early withdrawal. Share Certificate APYs effective September 23, 2009, and may change without notice. Interest is compounded monthly or quarterly, depending upon account type. Interest and principal must remain on deposit for a full year to achieve the stated APY. \$500.00 minimum balance requirement. **Loan Rate Disclosures:** *APR=Annual Percentage Rate. All of the listed loan rates are in effect on 9/1/09 and are subject to change without notice. **Rates shown reflect a 0.25% discount for loan repayment via Direct Deposit/ Payroll Deduction and a 0.25% discount for an active Checking account. 72 month auto loans must be \$20,000 or greater. ***Second Mortgage loans and Home Equity Lines of Credit are subject to a loan processing fee up to \$300 (business loans are subject to a \$375 loan processing fee). HELOC=Home Equity Line of Credit. HELOC Rates valid 9/1/09. 80% LTV HELOC is based on Prime - 0.50%; 90% LTV HELOC is based on Prime + 0.50% as of 30 days prior to each new quarter. Floor rates for HELOCs and VISA Credit Cards are: 3.50% and 3.25%, respectively.

Everything's More Fun When There's More Than One!



Refer Your Friends, Family Members, Neighbors and Co-Workers to the Credit Union

Did you know that membership is also open to your neighbors, co-workers and family members? That's right! Because YOU are a member of the Credit Union, many of those around you are also invited to join.

Like all other activities, membership is more fun when there are others with you, especially those closest to you! Let them know that they, too, can take advantage of low loan rates, little or no fees, FREE products and services, and competitive savings rates!

Best of all, we'll give you and your buddy each \$5.00 when they join!* There's also a chance you could win our quarterly contest as well; just be the member who brings in the most new members to the

Credit Union and you could win up to \$125 every 3 months! Stop in today and bring your friends with you, because everything's more fun when there's more than one!

*New Account Holder must remit this coupon along with a completed membership application and initial deposit. Total referral incentives not to exceed \$100 per quarter, per member. Funds will be deposited after new account holder's account has been open a minimum of 30 days with the required minimum deposited. New account holder must either live, work, worship, attend school, or volunteer in Bucks, Delaware, Montgomery, or Philadelphia Counties in PA; or be an immediate family member or household member of a current account holder. Immediate family members include: brothers, sisters, grandparents, children, grandchildren (including in-laws and step-family members). 1st prize awarded to current member who refers the most members that join within each quarter (2nd and 3rd prizes will be awarded to those who refer the 2nd and 3rd most members in a quarter, respectively). Total number of referred members must equal or be greater than 50 members per quarter, or prize amounts will be reduced.

REFERRAL FORM:

Member Name: _____

Phone # _____ Email Address: _____

New Member Name (1): _____

Phone # _____ Email Address: _____

E-mail Specials

Do you have an email address you want to share? The Credit Union periodically sends special deals and important notices via email. Be sure you are kept in the loop and send us your email address! Simply send an email to info@viriva.com with your name so we can make sure our records are updated with your e-mail address.



Skip-A-Pay This Holiday!



Did you know that Viriva Community Credit Union offers a Skip-A-Pay Program which lets you skip a month's loan payment? Use the extra cash however you choose! Now you can relax and enjoy the holiday season without feeling the stress of holiday spending. Contact the Credit Union for complete details.



Branches

CENTER CITY PHILADELPHIA

1423 Spruce Street • Philadelphia, PA 19102
Monday - Friday: 9:00AM - 5:00 PM
Surcharge-free ATM: 24/7

NORTHEAST PHILADELPHIA

7346 Frankford Avenue • Philadelphia, PA 19136
Monday - Thursday: 9:00AM - 5:00 PM
Friday: 9:00AM - 6:00 PM
Surcharge-free ATM: 24/7

SOUTH PHILADELPHIA

Sheet Metal Workers Local Union 19
1301 S. Columbus Boulevard
Philadelphia, PA 19147
Monday - Friday: 8:30AM - 5:00 PM
Closed every day from 1:15 to 2:00 PM

DELAWARE COUNTY

18 W. Baltimore Pike • Springfield, PA 19064
Monday - Wednesday: 9:00 AM - 4:30 PM
Thursday & Friday: 10:00 AM - 6:00 PM
Closed every day from 1:00 to 1:30 PM
Surcharge-free ATM: 24/7

MONTGOMERY COUNTY

205 W. Germantown Pike
Penn Square Shopping Center
E. Norriton, PA 19401
Monday - Wednesday: 9:00 AM - 4:30 PM
Thursday & Friday: 10:00 AM - 6:00 PM
Closed every day from 1:00 to 1:30 PM
Surcharge-free ATM: 24/7

BUCKS COUNTY

157 York Road • Warminster, PA 18974
Monday - Wednesday: 9:00 AM - 4:30 PM
Thursday & Friday: 10:00 AM - 6:00 PM
Surcharge-free ATM: 24/7

Contact Us

Phone Center:

888-7-VIRIVA • 215-333-1201 (local)
Monday-Friday 8:30 am to 5:00 pm
Main Fax: 215-333-6053

Web Site: www.viriva.com
www.virivapeople.coop

Email: info@viriva.com

Instant Decision 24/7 LoanLink Center:

www.viriva.com
(open 24 hours per day/7 days per week)
Please contact our Phone Center or visit our Web Site for Branch Directions, Phone/Fax numbers, Hours of Operation and more.

Vantage

POINT A publication of Viriva Community Credit Union



Holiday Closings

Veteran's Day
Wednesday, November 11th

Thanksgiving
Thursday, November 26th

Christmas Day
Friday, December 25th

New Year's Day
Friday, January 1st

Martin Luther King, Jr. Day
Monday, January 18th

Presidents' Day
Monday, February 15th

Early Closings

Friday, December 11th, 4:30 pm
Thursday, December 24th, 1:00 pm
Thursday, December 31st, 1:00 pm

INSIDE THIS EDITION:

PAGE 1

'Tis the Season for Spending,
not Stressing!
Can't Seem to Find the
Perfect Gift?

PAGE 2

Beat the Rate (on Your Auto Loan)
Business Services
Budgeting Basics
Important Notice – Disability Insurance
Credit Card Accountability Disclosure
Act of 2009 (Card Act) Update

PAGE 3

Rate WATCH
Everything's More Fun When
There's More Than One!
E-mail Specials
Skip-A-Pay This Holiday!

See page 2 for details.
Beat the Rate
Offer extended!

7346 Frankford Avenue • Philadelphia, PA 19136

Your financial partner... for life.
Community Credit Union

Viriva

