

# Vantage

## POINT

*A publication of Viriva Community Credit Union*










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

**iBelong**

## Tax Time Testing Your Patience?

Although the holidays may have passed, tax season will soon be knocking on your door. Have no fear; follow these eight easy steps for a stress-free tax season:

-  Gather all documents into central locations – one for paperwork and one for electronic documents and you'll be set to go.
-  Online tools make tax prep simple. Check our website, [www.viriva.com](http://www.viriva.com).
-  Choose Direct Deposit and watch your return pop into your account in no time.
-  Double check the accuracy of our Routing Number for your Direct Deposit – 236 083 655.
-  Cut your taxes by depositing the maximum amount into an IRA! Our online IRA Connection makes opening and managing your IRA Account simple. Don't have an IRA Account yet? It's simple; go to [www.viriva.com](http://www.viriva.com) to find out how to open one today!
-  Get a jump start! Begin organizing your 2008 materials now and follow a simple system throughout the year for the easiest tax prep ever in 2009.
-  Use financial management tools like Quicken to keep records clean and facilitate next year's return. Viriva's Home Financial Services (HFS) offers your account information in Quicken for FREE!



## Join Our Mailing List!

Viriva wants to keep you in the loop! We will send you periodic e-mails telling you about great deals and important financial and educational topics. Join our e-mail listing by visiting [www.viriva.com](http://www.viriva.com) today!

## Scholarship Opportunities

### The Credit Union's 2008 Scholarship Award Program includes:

- Two (2) \$1,000 College Scholarships will be awarded to qualifying graduating High School Seniors;
- One (1) \$1,000 College Scholarship will be awarded to a qualifying College student entering his/her sophomore, junior, or senior year;
- Two (2) \$500 High School tuition scholarships will be awarded to qualifying High School students.

Visit [www.VIRIVA.com](http://www.VIRIVA.com) under News for more details regarding rules, regulations, applications and essay topics.

Deadline for entries is March 12, 2008. Winners, or acceptable representatives, will be required to attend an awards ceremony to be held during the Credit Union's 72nd Annual Meeting on Wednesday, April 23, 2008.

## Student Loans

Looking for higher education, but worried about how you'll pay for it? As a PHEAA Keystone Best approved lender, Viriva Community Credit Union has the ability to offer its members Federal Stafford (Student) and Parent (PLUS) loans for you or your child's higher education. Be sure to use our lender code, 832883, when applying. To find out more information on Student Loans Viriva offers, visit us online.



WINTER 2008

## CU Realty



As you may already be aware, a credit union's interest is always in serving its members. Viriva Community Credit Union aims to serve its members with the best and most practical services possible. This is why we joined the CU Realty Rebate\* Program, a complimentary service to use when looking into real estate, both selling and purchasing.

Sale Price	Rebate*
\$ 100,000	\$ 600
\$ 200,000	\$1,200
\$ 250,000	\$1,500
\$ 300,000	\$1,800
\$ 500,000	\$3,000
\$ 700,000	\$4,200
\$ 900,000	\$5,400
\$1,000,000	\$6,000

Why should this excite you? Not only does CU Realty offer educated real estate agents to help you along the way, you will literally save \$100s in using them. As part of our agreement with CU Realty, there is a Home Rebate\* Program that gives you cash back once you complete the sale or purchase of your home. Who doesn't like extra money? Check out the chart above to see how much you could save on a Mortgage with Viriva when you use a Real Estate Agent from the CU Realty Rebate\* Program.

\*The above rebate chart is for estimating purposes only. Rebates are based on, but not limited to, final sale price of the home and the realtor's agreed upon commission structure (above rebate chart is based on 3% real estate agent's commission). Please contact CU Realty's Customer Service Staff at 800-203-9014 x1 for additional information.

To figure rebate amount: Sales Price of Home x Agent's Commission Rate = Agent's Commission; Agent's Commission x 20% = Member's Rebate

**Direct Deposit  
your tax refund here:**



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

**To win a Free Vacation here:**



Get a Big refund this year with Viriva. Direct Deposit your tax refund to Viriva and be entered to win a vacation package!

Direct Deposit your income tax refund during the first half of 2008 and you'll have a chance to win.\* Simply enter the Credit Union's Routing Number, 236 083 655, and your Viriva account number in the return section of your IRS form. Fill out and return the entry form to be entered.

Entry forms can be obtained by stopping in to your local Viriva Branch.

\*Winner(s) must be a member of Viriva Community Credit Union in good standing to receive entry in drawing, as well as complete an entry form for income tax direct deposited between January 1 – June 30, 2008. No purchase necessary. Must be age 18 or over. No cash value. One entry per member. Other restrictions may apply. Winner(s) will be notified by July 15, 2008.

## Mortgage Days

Starting in February, Viriva will again hold mortgage days throughout the year. Our mortgage loans offer competitive rates with a wide variety of programs that best suit your financial needs. Not only will our CU Realty program help to find your dream home, our Mortgage Consultants through State Financial Network will help you through the process of financing it! Our February Mortgage Days will be held:

**South Philadelphia Branch: Thursday, February 28th and Friday, February 29th**  
**Delaware County Branch: Saturday, February 23rd**

For more information or to schedule an appointment, email us at [loans@viriva.com](mailto:loans@viriva.com).

## Viriva CCU Named Fundraiser of the Month!

For members of Viriva Community Credit Union who couldn't resist all the baked goods, and for those who just wanted to help support a good cause during Viriva's Breast Cancer Bake Sale event on October 25th & 26th helped earn Viriva the title of "Fundraiser of the Month."

This October, in support of Breast Cancer awareness month, Viriva held its second annual Bake Sale, of which all proceeds were donated to the Pennsylvania Breast Cancer Coalition. During the event, employees of Viriva participated by donating baked goods as well as \$5.00 for the opportunity to sport pink shirts and jeans. What began for the Credit Union as a means of supporting a good cause, has now, turned into a tradition. The Credit Union looks forward to the continued involvement with the PA Breast Cancer Coalition and the help of their members next year!



# Rate WATCH

## Variable Savings Rate Accounts **APY\***

Regular Savings Accounts	
\$5.00 to \$499.99	0.50%
\$500.00 to \$1,999.99	0.75%
\$2,000.00 and above	1.00%
Christmas/Vacation Clubs	1.00%
IRA Share Accumulation	1.00%
Share / IRA Certificates**	
6 months	4.73%
12 months	4.73%
24 months	4.73%
36 months	4.89%
48 months	4.94%
60 months	5.00%

## Jumbo Certificates:

\$50,000-\$98,999: add 0.10% to the normal rate. \$99,000 or above: add 0.25% 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	2.00%
\$10,000 - \$24,999.99	2.17%
\$25,000 - \$49,999	3.96%
\$50,000 and over	4.11%

*\*Money Market Rates are effective as of January 1, 2008.*

## Loan Rates **APR\***

Auto Loans (new & used)	
as low as**	5.99%
Personal/Signature as low as**	9.49%
Second Mortgages as low as***	5.99%
No Doc Fast Equity	
Home Loan as low as	5.99%
80% HELOC (60-120 months)***	7.00%
90% HELOC (60-120 months)***	8.00%
Share/Share Certificate Secured (up to 120 months)	Call for rates

## Stock Secured:

1-48 months	8.50%
49-120 months	10.00%
Revolving Line of Credit	12.45%

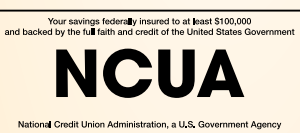
## VISA® Credit Cards:

Platinum ..... as low as 7.50%  
 Platinum Secured ..... as low as 7.50%  
*Variable rate based on the Prime Rate + the applicable margin. Final approval & actual rate subject to individual creditworthiness of individual applicant.*

## Mortgages

First Mortgages ..... Call for Rates

**Savings Rate Disclosures** \*APY=Annual Percentage Yield. Share/Savings Rates shown are effective January 1, 2008 and subject to change without notice. \*\*IRA=Individual Retirement Account. Penalty for early withdrawal. Share Certificate APYs effective January 1, 2008, 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 1/1/08 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 \$250.00 loan processing fee (business loans are subject to a \$375 loan processing fee). HELOC=Home Equity Line of Credit. HELOC Rates valid 1/1/08. 80% LTV HELOC is based on Prime - 0.50%; 90% LTV HELOC is based on Prime + 0.50%.



# In 2008, Viriva will educate!



Whether it's identity theft, credit reports or budgeting we want to help educate you, our member! We are looking for topics that are of concern to you, or ones you want to hear more about. In addition to our website and newsletter, we are looking to hold small seminars on topics that are important to you.

Viriva Community Credit Union is interested in hearing your thoughts on what topics you want to learn more about. If you have any suggestions on topics you would like to learn more about, send your feedback to us [info@viriva.com](mailto:info@viriva.com)!

# Quality Service Assurance

In keeping with Viriva's ongoing commitment to provide members with the best possible service, we have contracted with a Colorado based market research company to conduct service quality measurement for the Credit Union. They will be contacting some of our members by telephone to conduct brief interviews regarding service. The survey only takes 3 to 4 minutes, with the questions relating strictly to the service quality you receive from Viriva. The representative will not ask for, or be provided with, account-sensitive information, including, but not limited to, your account number, social security number, birth date and/or account balance.



As a valuable member of Viriva, we want to make sure that you are receiving superior service from us. If you have any questions regarding this program, feel free to contact us!

# iBelong

By now, you've probably seen TV spots or this logo somewhere near Viriva, whether it's near a branch or online. iBelong is a public awareness campaign creating a stir about credit unions. Hopefully seeing this ad reminds you of your relationship with our Credit Union. Are you using all of the services and products that are tailored to your needs? We hope so!

By belonging to Viriva CCU, you have access to great products and services, as well as an institution that, quite literally, works for you, as a member-owner. Take advantage of your membership – whether you're looking for a great rate on a loan, higher yields on your savings, cutting edge, online tools, or a one-to-one sit down with one of our Member Service Representatives to discuss your goals, we're here! Belonging has its perks, so come in today and find out how we can help you attain your goals.



## Branches

### CENTER CITY PHILADELPHIA

1423 Spruce Street • Philadelphia, PA 19102  
Monday - Friday: 8:30AM - 5:00 PM  
Surcharge-free ATM: 24/7

### NORTHEAST PHILADELPHIA

7346 Frankford Avenue • Philadelphia, PA 19136  
Monday - Thursday: 9:00AM - 4:00 PM  
Friday: 9:00AM - 6:00 PM  
Surcharge-free ATM: 24/7

### 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

### 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*

### 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

## 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

### Instant Decision 24/7 LoanLink Center:

866-495-2579  
*(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.

### Web Site: [www.viriva.com](http://www.viriva.com)

### Email: [info@viriva.com](mailto:info@viriva.com)

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## Holiday Closings

President's Day  
Monday, February 18th

Memorial Day  
Monday, May 26th



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