

Vantria At-A-Glance

Your Online News Board

SAVE ON LOANS

- **SWITCH & SAVE on Auto Loans**
- **Up to \$500 REBATE on Appraisal with a Closed Mortgage**
- **Is it Time to Refinance Your Home? Vantria can help!2011**
- **Meet the James G. McGiffin 2011 Scholarship Winner**

DEPOSIT CHECKS FROM HOME

- **Qualified members can deposit checks from a home or office computer and scanner!**

VANTRIA STUDENT SERVICES

- **Truly FREE Checking for Students with Access to Credit Union Branches and Surcharge Free ATMs Nationwide**

SAVE ON LOANS:

SWITCH & SAVE!

Take Out an Auto Loan or Refinance Any Auto Loan From Another Financial Institution And Get 1% Of the Loan Amount CASH BACK!

That means if you borrow \$25000 you get \$250 CASH. Contact Vantria today for the details and ask about other ways Vantria can help you refinance loans and consolidate credit card debt at lower rates!

Vantria's auto loans now start as low as

2.99%*

for the most qualified borrowers.



Green Auto Loans Make Driving More Affordable!

Cars with MPG of 27 or higher qualify for reduced rates on loans. Get the details on the Vantria sheet:

http://www.gfcu.org/site/frame_set/rates.html

*Rate includes a .25% discount for members with direct deposit and a .75% discount for fuel efficient vehicle

Get up to a \$500 rebate on your appraisal when you close a MORTGAGE through Vantria!

You get the benefit of Vantria's great low rates; our step-by-step support throughout the mortgage process PLUS \$500 back! If you're not sure if you're ready to buy a home make an appointment with a Vantria member services representative. We'll help you review your finances and analyze your credit score.

Should You Refinance Your Home Loans?

If you're not sure if you should refinance your first or second mortgage contact Vantria today. If you have loans with other financial institutions Vantria's low rates may help reduce your monthly payments!

HOME DEPOSIT – BANKING JUST GOT EASIER:



Now qualified members can deposit checks from a home or office computer and scanner. Call us for details!

**VANTRIA IMPORTANT INFORMATION FOR STUDENTS:
Truly Free Checking with Branches and Fee Free ATM's
Nationwide Ideal for Students!**

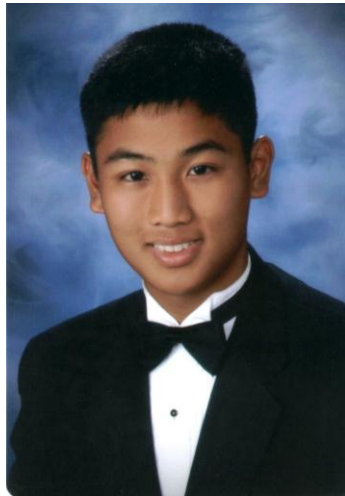
Vantria offers free checking with a nationwide network of shared credit union branches and surcharge free ATM's. This account is perfect for students who need basic services at the lowest possible cost. Contact us for details.

**Scroll to the next page to meet our James G. McGiffin 2011
Scholarship Winner**





Introducing Timothy Tran
2011 James G. McGiffin Scholarship Recipient



Timothy Tran

Vantria is proud to introduce the 2011 James G. McGiffin Scholarship winner, Timothy Tran. He was selected based on his remarkable accomplishments as a scholar, athlete, musician, community volunteer and author of an excellent essay on "How do Credit Unions help people during the economic crisis?" The scholarship will help fund his education in chemical engineering at Princeton.

As Tim prepares to start his college career he looks forward to "meeting new people and getting a fresh perspective". Like most students headed off to college he is excited to meet his roommate and develop new relationships. He also sends his appreciation to all Vantria members and the McGiffin family.

Tim just learned about the credit union concept as he prepared to write the scholarship application essay. His reaction is similar to that of many younger members and potential members, that credit union benefits have "More of a community feel than a company feel. It's about working together more than the selfish focus of a bank." Thanks to remote banking options Tim realizes he can "bank" at Vantria, even from Princeton.

Tim graduated from Thomas Jefferson High School with numerous academic awards and recognitions. He is a 2011 National Merit Scholar, a 2010 AP Scholar with Distinction Award Winner and a member of the National Honor Society. He was selected for a NASA INSPIRE Residential Internship, attended the Governor's School for Humanities and Visual & Performing Arts and more. Tim has worked as a research assistant at Walter Reed Army Institute of Research.

A four-year varsity athlete, Tim received the 2011 Track & Field Coach's Award after serving as a Co-Captain for several seasons. He received All District and All Region awards plus he represented Thomas Jefferson at the 2009 AAA State Track Meet as part of a relay team.

As a musician T has performed as a featured soloist in area concerts, won numerous competitions and been selected to perform in many honors recitals. He has volunteered to perform for elderly residents in assisted living facilities and he accompanied the St. Mary of Sorrows Church Youth Choir weekly. He also taught piano and accompanied students in music competitions. After 11 years of intense immersion in piano Tim is still experimenting and taking on new challenges using his classical training as a basis to "expand into new genres and playing by ear".

Tim has also volunteered to build homes for the disadvantaged, taught swimming and chess in youth program, and worked with organizations to help people in third-world countries, US schoolchildren and homeless people at risk of hypothermia. He was also active in many school clubs and organizations in leadership positions.

The James G. McGiffin Scholarship commemorates the contributions of James G. McGiffin who served Vantria Federal Credit Union for over 30 years in many different capacities. Mr. McGiffin also worked with the Northern Virginia Chapter of Credit Unions and the Virginia Credit Union League.

The scholarship recognizes credit union members who have shown scholastic excellence and who are interested in advancing their education. This scholarship competition is being awarded jointly by the James G. McGiffin family and Vantria Federal Credit Union.

Essay

"How do Credit Unions help people during the current economic crisis?"

By Timothy Tran

During economic downturns, when money is tight and jobs are scarce, credit unions help customers keep more money in their accounts through a variety of cost-saving services.

Because credit unions are not-for-profit organizations they can offer low-cost or free checking with little to no minimum balance requirements to the members. Along with low or no annual fees, many credit union credit cards allow members to transfer balances without charging additional fees, and some do not charge penalty interest rates at all. Furthermore, customers do not pay a surcharge fee to use A TMs because Credit Unions belong to the CO-OP Network, which maintains a large network of A TMs nationwide. All these services make it easy for members to save money and manage their finances.

Credit unions do not have to worry about stockholders looking at the return of their investment, therefore the profits that are generated through banking activities are passed back to the members resulting in higher savings rates and lower rates on loans and credit cards.

Since credit unions are member-owned and locally operated, they are more responsive to the members' banking needs such as providing loans to local businesses. They also offer financial advice, and free seminars on topics such as preventing identity theft, managing credit cards, and eliminating debt.

In short, the Credit Unions live up to their philosophy of "People Helping People," especially during the current economic crisis by offering low fees, better interest rates and exceptional services to members.