

● A publication of Vantria Federal Credit Union

impact

04.2007



EARN \$500

for your favorite cause.

See below left

FAIRFAX IMPACT

\$500 award benefits HART

HART, the Homeless Animal Rescue Team, is the winner of the Spring 2007 Fairfax Impact award, nominated by Cathleen Haffner. Congratulations HART, and thank you for having a positive impact on our community.

here's what Cathleen had to say:

I volunteer many hours to HART, which is a no-kill animal rescue group that takes in and re-homes stray, abused and owner give-up dogs and cats. HART works with local veterinarians, trainers, foster homes, and kennels to provide temporary care until these pets can find a loving, carefully-screened forever home. HART helps people who, due to failing health, financial distress, or other personal circumstances, require assistance relating to their pets. They may help with veterinary care and food donations to enable owners to keep their companion animals, or for those who can no longer keep their pets, they help by placing the animal in a foster or permanent home where it will receive loving care for the remainder of its life.

Since HART is a mostly all-volunteer organization, their overhead expenses are less than 4% of their budget. That means for every dollar they get, over 96 cents goes directly towards saving the life of a frightened, unloved dog or cat! Veterinary services and boarding expenses are their major expenses. While these expenses are a necessary incident to HART work, they are constantly seeking new ways to help more animals with the funds available. The \$500 would help HART rescue more dogs and cats that are injured, sick, abused, neglected or simply unwanted. It could mean the difference between life and death for a pet in need.

HART | PO Box 7261, Fairfax Station, VA 22039 | 703.691.HART | www.hart90.org

HART relies on devoted friends, new and old, to help continue their lifesaving work. Over 1,000 lives are saved each year, with only 3.6% in administrative and fund-raising costs. In addition to all the great work Cathleen mentions in her nomination above, HART places animals for adoption and offers pet owners education on ways to keep their animals even if they think they can't.

The organization operates a website at www.hart90.org where they have an extensive listing of dogs and cats available for adoption, plus a listing of success stories and ways to volunteer, including signing up for their foster program which keeps pets in a temporary home environment until a permanent placement can be made. This is perfect for people who would love to care for a pet, but for whatever reason cannot accept a long-term commitment.

Nominate your cause to win \$500 at fairfaximpact.org

Each quarter, Vantria will grant one worthy Fairfax County charity or community organization a \$500 award. We'll profile that organization in the pages of this newsletter, *impact*, and publish the profile on the front page of fairfaximpact.org. To nominate your organization, visit fairfaximpact.org before May 15, 2007. Tell us in 250 words or less why your cause should win our quarterly award. (Please include all information on the form.) The rules are fairly simple. We ask that each individual make only one nomination per quarter, and that each nominee be a 501(c)(3) organization based in and primarily serving Fairfax County.

Cold War Museum wins \$500 award

Members who took out a high-rate 2-Good Certificate last quarter not only earned money for their favorite cause, they also entered their cause in a drawing for a \$500 award. The lucky winner, chosen last month was the Cold War Museum.

The Cold War Museum endeavors to maintain a historically accurate record of the people, places and events of the Cold War. By educating future generations about the fears, divisions, and dangers that the Cold War fostered, the Museum will enable visitors to reflect upon the global geopolitical climate in which many of us grew up. The museum was accepted as a Smithsonian Affiliate Museum in 2001 and is currently negotiating with Fairfax County for use of the former Lorton Nike Missile base as a permanent location in the Washington, DC area. Currently the Cold War Museum operates an educational website which includes a wide variety of online exhibits, a Spy Tour of Washington, and a variety of Cold War lectures. They also operate a mobile exhibit of the U-2 Incident of May 1960, along with educational programs for grade schools, high schools and colleges. For more information about the Cold War Museum, visit www.coldwar.org.

QUICK IMPACTS

Ideas from our staff to show you options and impacts in your everyday financial life.

CAR IMPROVEMENT AND HOME IMPROVEMENT

option

Fuel Efficient Vehicle loan discount

impact With gas prices again going up and up, a fuel efficient vehicle can have a big impact. Vantria offers a discount of 0.5% on the financing of a model-year 2000 or newer vehicle with an EPA Highway rating of 27 MPG or greater and a 0.75% discount on financing if the vehicle has a highway rating of 40 MPG or greater. To find ratings, use the window sticker on new vehicles or visit www.fueleconomy.gov for used vehicles. Call us or visit www.vantria.org to apply.

option

Home Equity Line of Credit

impact A HELOC is a great way to finance a wide variety of needs, from home improvements to weddings, educational expenses, vacations, debt consolidation, and much more. Since you only pay interest on the amount actually outstanding at any given time, a HELOC is great to have available at any time, even if you don't currently need it. Vantria offers affordable HELOCs with fast, convenient closings usually within 5 days. Give us a call or visit www.vantria.org to apply.

CLOSINGS/ EVENTS

Our office will be closed as noted below. However, ToneLine phone account access, 24/7 Lending Center and HomeLine online account access are all available as usual.

Wednesday, March 21

Lobby closes at noon for training

Monday, April 2

Nationals Opener!

Wednesday, April 18

Lobby closes at noon for training

Thursday, April 19

56th Annual Meeting at noon at Vantria office

Wednesday, May 16

Lobby closes at noon for training

Monday, May 28

Office closed Memorial Day



NEWS AND NOTES

HomeImpact: save up to \$895 when you buy or refinance a home

Home ownership is an option that has a lifetime of positive impacts, and at Vantria we are working to make it easier and more affordable to buy or refinance your home.

We realize that loan costs can be a hurdle for home buyers, so for a limited time, we'll pay up to \$895 of the costs associated with buying or refinancing your home with a Vantria first mortgage loan. Vantria will pay the following costs up to the amounts listed:

Application Fee	\$100	Underwriting Fee.	\$175
Appraisal Fee	\$300	Document Delivery Fee	\$35
Document Preparation.	\$175	Tax Service Fee.	\$110

What better time to finance a new home, or to lock in today's low fixed rates and enjoy a predictable payment every month, while ridding yourself of that variable-rate first mortgage with rates that seem to do nothing but go up and up.

HomeImpact is perfect for that "summer move" before the next school year begins. HomeImpact also makes it even more affordable to take equity out of your home to pay for college tuition or home improvements. Maybe you can even build a garage for that new "green auto" you bought with our Fuel Efficient Vehicle discount! No matter what the reason, saving up to \$895 on your closing costs is a welcome way to reduce the cost of financing or refinancing a home.

There are a couple of conditions. You will need to pay the \$100 application fee and \$300 appraisal fee when you apply for the loan, but they'll be refunded at closing. Also, you need to keep the loan for at least two years or the fees will need to be repaid to Vantria.

At Vantria, we specialize in fast, efficient processing, personal service and quick response on mortgage loan applications, so call our Mortgage Hotline at 888.771.0281 or call 703.425.1204 to be transferred to our mortgage specialist. You can also apply online at www.vantria.org and click the "Mortgage Application" on the right side of the page.

*All other fees including but not limited to attorney fees, settlement fees, taxes, interest, escrows, government recording fees, title insurance premium and surveys are the responsibility of the member. Vantria absorbs the settlement fees listed above only if the loan is closed and held for a minimum of 2 years. Otherwise, all third-party fees incurred will revert to and become the responsibility of the applicant. The approval of the loan is subject to credit approval. Offer valid on loans applied for after March 1, 2007.

Fairfax Saves: deposit your tax refund in up to 3 Vantria accounts

With Fairfax Saves, the IRS will allow you to split your refund between up to three Vantria accounts. Send part to your checking, some to savings, or a portion to your higher-yield Vantria money market share account. If you don't have a money market account, now is a good time to open one!

To split your refund, simply fill out IRS Form 8888 and include it with your tax return. You can get Form 8888 at www.vantria.org. Don't forget, tax returns are due April 17, 2007. When filling out the form, use Vantria's routing number, 256078284, and the numbers of the accounts you wish to deposit to, again with no dashes.

Discover strategies for a lifetime of wealth

Regardless of the achievements accomplished or birthdays celebrated it's never too late to prepare for the future. Managing your financial life comes down to spending less than you earn and regularly putting away money for the future. Unfortunately, even just a few missteps can throw the best plan off track. There are various investment vehicles available such as Mutual Funds, IRAs, Annuities, and Securities. Learn more about which investment vehicles best suit your needs with the assistance of the financial representative made available through Vantria Federal Credit Union.

Determine your financial goals and start on your way to financial security! Call 866.CUSERVE to schedule your no cost consultation or visit www.cuserve.org for more information.

Securities and advisory services are offered through Financial Network Investment Corporation, a registered broker/dealer and member of SIPC. Financial Network is not an affiliate of Vantria Federal Credit Union, located at 6708 Backlick Road, Springfield, VA 22150. Mutual funds, annuities, and other investments are not insured by the NCUA, NCUSIF, or any federal government agency, are not deposits, or obligations of nor guaranteed by VFCLU, or any other affiliated entity. Investments are subject to investment risks including loss of principal invested.

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AND GENERAL INQUIRIES

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ORGANIZATIONS

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9-4 MON - THURS*
9-5 FRI

9-12 SAT
LOBBY HOURS

*3RD WEDNESDAY OF EVERY
MONTH, THE LOBBY CLOSSES
AT NOON FOR STAFF TRAINING
TO PROVIDE YOU WITH BETTER
SERVICE

7-6 MON - THURS
7-7 FRI

9-12 SAT
DRIVE-UP HOURS

FEDERAL CREDIT UNION
VANTRIA
real options in real time