

• A publication of Vantria Federal Credit Union

impact

real options in real time

Over the past few months, you've likely noticed some changes here at Vantria. A new attitude, a new focus, a new newsletter...and that's just the beginning. We've also created a new tagline, "Real options in real time." What does that mean to you?

"Real options" means we'll do our best to show you different ways to do things you might not have considered. Options to help you reach your financial goals more readily and handle your banking more efficiently and conveniently.

"Real time" recognizes that we're all squeezed for time. So, we will work to provide you these options quickly, at the time you need them.

"Real options in real time," is more than just a few snappy, well-chosen words. It's a phrase that sums up our commitment to you, our members. Today, and tomorrow.

VANTRIA NEWS 7.2006

system upgrade completed, enhancements plentiful

By the time you read this, our long-awaited and highly anticipated computer system upgrade will be nearing completion. This upgrade has been carefully planned and strictly scheduled to minimize negative impacts and disruptions for our members, while creating additional options and convenience.

Vantria management determined more than three years ago that the core processing system was in need of upgrading. With this upgrade, we'll be able to offer our existing members a variety of enhancements while positioning Vantria to better compete for new members in the Fairfax County community.

Aside from two scheduled closings (at 4:00 pm on Friday, June 30 and all day on Saturday, July 1), the upgrade will have been completed by the opening of business on July 3 with minimal disruption to members.

SO, WHAT BENEFITS DOES THE UPGRADE BRING?

First, it should bring increased convenience and innovative services, such as better HomeLine online banking, improved ToneLine telephone banking. Faster system response will result in reduced transaction times, shorter teller lines and faster account openings. In addition, the upgrade will help the credit union operate more efficiently, which will allow us funds to help expand our services.

This upgrade will also give us more options: the ability to offer you better, more personalized services to help you make the most of your financial life.—which, in the end, is what we're all about at Vantria.

See Page 3 of *impacts* for more detailed information.

EVENTS

JULY

- 7/1-7/17 Springfield Art Guild Show
George Washington's River Farm, Springfield
- 7/7 DC Soul Band
Royal Lake Park, Fairfax
- Through 7/11 . . . Smithsonian Folklife Festival
National Mall, Washington, DC
- 7/13 . . . Only the Ball is Write! Book Signing
George Mason Regional Library
- 7/14 Glory to God
featuring Fred Hammon & Byron Cage
Patriot Center, GMU, Fairfax
- 7/22 INOVA Blood Drive
Martha Washington Community Library
- 7/14-29 1940's Radio Hour
Alden Theatre, McLean
- 7/30 Trisha Yearwood
Wolf Trap, Vienna

AUGUST

- 8/2 Gordon Lightfoot
Wolf Trap, Vienna
- Thursdays through 8/3 . . . Pentagon Summer
Concert Series, Pentagon Row, Arlington
- 8/9 Chicago (the band)
Wolf Trap, Vienna
- Fridays through 8/25 Friday Night Live!
Summer Concert Series,
Herndon Town Green
- Fridays through 8/25 Royal Lake Park
Summer Concert Series, Fairfax
- 8/27 Mariachi Los Amigos
Mason District Park, Annandale
- 8/29-9/3 Beauty and the Beast
Wolf Trap, Vienna

SEPTEMBER

- 9/4 Labor Day Jazz & Wine Festival
Herndon Town Green
- 9/9 Family Fun Fest
Van Dyck Park, Fairfax
- 9/23 Slave Memorial Commemoration
Mount Vernon, Alexandria
- 9/27 . . Big Apple Circus: Circus of the Senses
Dulles Town Center
- 9/30 Fall for Fairfax
Fairfax County Government Center



option: home equity line of credit. impact: almost unlimited.

You might think of your home as just a place to live. But we see it as a way to explore your options...and we mean more than just paint colors. How? With a home equity line of credit from Vantria.

A Vantria home equity line of credit is a low-cost way to do so many things in your life: pay for college funding, a dream vacation, debt consolidation, home improvement...even a better way to finance your car! The possibilities are almost unlimited. And the interest you pay may be tax deductible (consult your tax advisor to be sure).

LOW RATE, CHOICE OF PAYMENT OPTIONS

Of course your Vantria home equity line of credit offers a competitive low interest rate. But Vantria goes further to make your line of credit affordable by offering you a choice of payment options —payments of 1% or 0.75% of the principal each month. That means, on a \$60,000 balance, your payment could be as low as \$450 per month!

QUICK CLOSING, DELIVERED TO YOU

Flowers, pizza and appliances are delivered to you. At Vantria, we believe life-changing options should be delivered to you, too. When you apply for a Vantria home equity line of credit, we'll meet you at your home, office or workplace to review your applications and sign documents. And, in most cases your line of credit can close in just 5 days or less.

Your home is your most valuable asset. With a Vantria home equity line of credit, we give you the option to manage this asset to help you make the most of your life.

It's just another way we bring you *Real options, in real time.*SM To find out more, visit our office, give us a call, or send us an email.

OPTIONS & IMPACTS

System upgrade: impacting our members for the better

Changes, even ones with long-term benefits, can sometimes be fraught with uncertainty. The recently completed upgrade of the Vantria core processing system was planned to minimize disruptions, both during the conversion and in your day-to-day life.

WHAT WILL NOT CHANGE

All of the following items will stay exactly the same as they were before the upgrade:

- * Your Vantria account number
- * Your direct/payroll deposit schedule
- * Your loan payment schedule(s)
- * Your checks, check card(s) and credit card(s) will not have to be reordered
- * Your Vantria Bill Pay access information and bill payment schedule
- * Your ToneLine personal identification number (PIN)

WHAT WILL CHANGE

We've already talked about the quicker system response resulting in faster teller transactions, shorter lines and faster account openings. Here are some other changes you'll want to be aware of:

- * **HomeLine online banking users.** The first time you use HomeLine after the upgrade, you'll be prompted to sign on with a default password—the last four digits of your social security number. You'll immediately be prompted to create a new password.
- * **ToneLine Automated Teller** will feature a new voice and new menu options. Members already using ToneLine WILL NOT have to change their personal identification number (PIN)!
- * **Paper Statements** will change. They'll be much easier to read!
- * **Enhancements throughout the credit union!** See Quick Impacts at right for a list.

Here are a couple of things to remember in the days following the upgrade:

Keep your account statements. Make sure your statements from previous months are easily accessible after the upgrade. Reference these statements should you have any questions or concerns about your account.

Remain patient when visiting or calling our branch.

In the first week or two after the upgrade, lines at the office and call volume may temporarily increase due to members having questions about the upgrade. We appreciate your patience during this time.

Save on your real estate commissions with CU Realty

One of the biggest expenses you have when buying or selling a home is the commission paid to your real-estate broker. It's money well spent, but it still adds up. At Vantria, we're pleased to offer an option which will help you save on these commissions paid with our new CU Realty program.

Simply choose a qualified, Realtor® through our CU Realty program, complete the transaction(s) through this Realtor, and you'll receive a rebate at closing.

What can you do with this money? Almost anything you want!

- * Apply the rebate to your closing costs
- * Apply the rebate to increase your down payment
- * Receive a rebate check at closing

In addition to the rebate, CU Realty can put you in touch with a wide variety of tools to aid in your purchase or sale decision, such as access to MLS listings to search for properties, comprehensive market analysis, community research and powerful calculators.

Earning your rebate is simple. Before you sign with a real-estate agent, simply visit www.curealty.com, register, then select an agent through the network of qualified, service-oriented Realtors. Questions? Call 800-203-9014 or send an email to service@curealty.com.

QUICK IMPACTS

In every issue of Impact, we offer Quick Impacts... ideas from our staff to show you options and impacts in your everyday financial life. This issue's Quick Impacts pertain to our recent computer upgrades.

HOMELINE ONLINE BANKING

option Single sign-on

impact HomeLine and Vantria Bill Pay users can now log in just once to access both online services. Saves time and enhances security, with only one password to remember!

option View check clearings

impact See at a glance what checks have cleared and turbocharge your monthly account reconciliation.

option Cross account transfers

impact Quickly lets you transfer funds across different Vantria account numbers. A great resource for couples with separate accounts or parents with kids in college who have their own account.

option View check copies online (coming this fall)

impact Faster and easier than digging through statement envelopes or calling the office for check copies. And they're available 24/7/365.

option Electronic statements (available in early 2007)

impact Receive your statements faster and more securely than with paper statements. You receive an email when your statements are ready, then just login to HomeLine to receive them securely. No more paper statements to get lost, stolen, or clutter up your home.

TONELINE TELEPHONE BANKING

option Card activation

impact Gives you the power to activate your Visa Check Card anytime without waiting on a separate PIN.

option Card blocking

impact Allows you to act quickly in the event your card is lost or stolen. Simply call ToneLine, follow the menu, and block your card instantly, anytime, day or night.

CLOSINGS

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.

Tuesday, July 4

Closed, Independence Day Holiday

Wednesday, July 19

Lobby closes at noon for training

Wednesday, August 16

Lobby closes at noon for training

Monday, September 4

Closed, Labor Day Holiday

Wednesday, September 20

Lobby closes at noon for training

Monday, October 9

Closed, Columbus Day Holiday



CONNECT

www.vantria.org

WEBSITE

703.913.0700

TELEPHONE

800.657.9359

TOLL FREE

703.913.5895

FAX MEMBER SERVICES

703.913.3276

FAX LENDING

888.922.4328

FAX TOLL FREE

703.913.8192

TONELINE

800.526.1404

TONELINE TOLL FREE

866.201.5615

24/7 LENDING CALL CENTER

(APPLY FOR A LOAN ANYTIME

OVER THE PHONE)

888.771.0281

MORTGAGES

866.563.1335

LOST/STOLEN VISA CREDIT CARD

800.554.8969

LOST/STOLEN VISA CHECK CARD

lending@vantria.org

FOR LOAN OR VISA CREDIT CARD INQUIRIES

memberservices@vantria.org

FOR AUTOMATIC DEBITS/CREDITS, DIRECT DEPOSITS/ALLOTMENTS, BILL-PAYMENTS/VANTRIA BILL PAY, HOMELINE ONLINE BANKING, CHECK CARDS/DEBIT CARDS AND GENERAL INQUIRIES

marketing@vantria.org

FOR PRODUCT OR SERVICE SUGGESTIONS, SEMINARS, COMMUNITY SERVICE PROJECTS, AND PARTNERSHIPS TO OFFER CREDIT UNION MEMBERSHIP TO LOCAL FAIRFAX BUSINESSES AND ORGANIZATIONS

P.O. Box 5098

Springfield, VA 22150

MAILING ADDRESS

6708 Backlick Road

Springfield, VA 22150

STREET ADDRESS

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

EXTRA

vantria minibranch: everything but the smiling face

Another service option has been added in the lobby of our office! In addition to the teller windows and the ATM, there's a new machine that is working to revolutionize the way banking gets done. We call it Vantria Minibranch. But members who have tried it simply call it "amazing."

What makes Vantria Minibranch different from your typical ATM?

Almost everything!

At an ATM, you can get cash, make deposits, check balances and...well, that's about it. Vantria Minibranch is a full-service, self-service wonder that lets you do almost anything you can do at a regular branch or teller window:

- * Make deposits with confidence. Checks are scanned, automatically read, displayed on screen...and a copy of each check is printed on the deposit receipt. And you'll automatically be shown when the funds will be available.
- * Make payments to any Vantria loan.
- * Check your account balances and transaction histories.
- * Make transfers between any of your Vantria accounts.
- * You can even get a cashier's check, right from the machine!
- * Shared Branching. For friends or family who may be members of another credit union, Vantria Minibranch is a complete shared branching location! All they need is their credit union ATM or debit card.

Stop by our office and try out this new time-saving option for yourself.

vantria board member named CEO (chief everything officer)

Stephanie Whalen, a Director of Operations at an insurance company, is a member of Vantria's Board of Directors. And Stephanie has just been named as a Chief Everything Officer by AOL Living for her ability to manage life with a full-time career, two children (ages 4 and 20 months) and a husband.



Stephanie was selected in a nationwide search to "find individuals who successfully balance a career, children, personal time and much more." In their second year, these awards were created to "honor real women who have the extraordinary ability to handle life's

everyday challenges, while still having time for themselves," according to AOL. Each contestant submitted an essay explaining why she deserved to be chosen in several areas. Stephanie, winner in the Organizational Development division, won a trip to New York City for the awards luncheon hosted by Marlee Matlin and Felicity Huffman, a \$1,000 shopping spree and her choice of one "Life Balance" prize valued at \$10,000. Given her hectic schedule, Stephanie chose to employ a personal chef with her winnings, characteristically sharing her prize with her entire family.

To read the article AOL Living did on Stephanie, visit our website at vantria.org, and follow the link on the home page. Congratulations Stephanie!

