

● A publication of Vantria Federal Credit Union

impact

01.2007



EARN \$500

for your favorite cause.

See below left

FAIRFAX IMPACT

ECHO wins first quarterly \$500 award

The first winner of the \$500 Vantria Fairfax Impact award is ECHO, nominated by Susan Herbert. Congratulations ECHO, and thank you for having a positive impact on our community.

here's what Susan had to say:

mission: ECHO provides emergency food, clothing, household items, transportation, family counseling and limited financial assistance to Burke and Springfield families in difficulty. They serve about 1,000 families a year.

why ECHO should win: ECHO serves those most in need in the community. I personally have experienced the smiles and grateful hugs of recipients getting food. After all other means are exhausted, people turn to ECHO, which serves through an ALL volunteer organization. Administrative costs amount to less than one penny out of every dollar. Last year, (2006), through error and oversight, the United Way left ECHO off the Combined Federal Campaign (CFC) list. CFC is a major source of donations to ECHO and this omission affected them greatly during their building expansion program. ECHO is an organization that meets a critical community need and donated monies go directly to serve those in need. The \$500 would be used to help compensate for last year's fund raising omission and to directly serve the community.

ECHO | 7205 Old Keene Mill Rd., Springfield, VA 22135 | 703.922.5836 | www.echo-inc.org

ECHO (Ecumenical Community Helping Others) is a non-profit, all-volunteer private charitable organization dedicated to assisting people in need. It is currently supported by 24 congregations in Burke and Springfield, who appoint members to ECHO's Board and support its work with donations and work by almost 400 volunteers. Aid is given regardless of the religious beliefs or practices of those assisted. ECHO distributes donated temporary or emergency food, clothing, household items, transportation, a variety of related family counseling services, and also offers limited financial assistance in emergencies. ECHO has no paid staff, and relies heavily on the generosity of its member congregations, individuals and others to support its mission.

nominate your cause to win \$500

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, simply send an email to marketing@vantria.org before **February 15, 2007**. Tell us in 250 words or less why your cause should win our quarterly award. Also, please include your name and contact information in case we have questions, or to contact you if your organization wins. 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.

2-GOOD CERTIFICATE

5.12% APY¹ 6-month certificate for you; chance to win \$500 for your favorite cause²

Saving has a huge impact on your finances and volunteering has a huge impact on our community, so our new 2-Good Certificate has a positive impact on both counts.

good for you: 5.12% APY, 6-month certificate

Build your savings with a big 5.12% APY for 6 months and open the certificate with just \$1,000. That feels good.

good for your cause: a chance to win \$500

When you open your certificate, your favorite cause will be entered into a drawing for a \$500 donation from Vantria!³ That feels good, too!

more goodness: bonus \$25 when you open a vantria checking account

Open a Vantria checking account along with your 2-Good Certificate, and we'll donate \$25 directly to your favorite cause.⁴

spread the goodness—raise more money for your cause!

Here's a way to raise money for your cause and also do something nice for your fellow volunteers. Go to www.vantria.org and download our 2-Good Certificate flyer. Print it and hand out to your fellow volunteers. When they open a 2-Good Certificate, they can earn more entries for your cause. Plus, if they also open a checking account, they can instantly earn \$25 for your cause, too!

QUICK IMPACTS

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

INDIVIDUAL RETIREMENT ACCOUNTS (IRAs)

option Roth IRA

impact With a Roth IRA, you do not receive a tax deduction in the year you make your deposit, but your earnings grow tax free...so when it's time to retire and withdraw your funds, you pay no tax! Plus, you receive these benefits even if you're covered by an employer-sponsored retirement plan such as a 401(k), KEOGH or pension. In 2006, you can contribute up to \$4,000 per individual or \$8,000 per married couple. If you're over 50, the limit is \$5,000 per individual or \$10,000 per married couple.*

option Traditional IRA

impact If eligible, you can receive a tax deduction in the year you make your contribution, but you will pay tax when you withdraw the money at retirement time. Who's eligible? Generally, those NOT covered by an employer-sponsored retirement plan...there are income limits as well. In 2006, those eligible can contribute up to \$4,000 per individual or \$8,000 per married couple. If you're over 50, the limit is \$5,000 per individual or \$10,000 per married couple.*

*Income and other restrictions apply to either type of IRA...contact your tax advisor to determine your eligibility.

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.

Monday, January 15

Closed, Martin Luther King, Jr. Day

Wednesday, January 17

Lobby closes at noon for training

Monday, February 19

Closed, Presidents' Day

Wednesday, February 21

Lobby closes at noon for training

Wednesday, March 21

Lobby closes at noon for training

Offer ends January 31, 2007. ¹ APY=Annual Percentage Yield. Rate=5.0%, APY=5.12%. Minimum deposit \$1,000 and maximum deposit \$20,000. ² Must be a 501(c)(3) organization based in and primarily serving Fairfax County. ³ Drawing to be held on or about February 12, 2007. ⁴ Must be a new checking account.



NEWS AND NOTES

multifactor authentication: more safety online

At Vantria Federal Credit Union, we're committed to making sure your online banking transactions are safe and secure. Accordingly, and in response to changes required by banking regulators, we'll be implementing a series of enhanced security measures designed to put additional layers of protection between online predators and your personal financial information.

Predators often commit fraud and identity theft by exploiting old-style "single-factor" authentication, which uses only a user name and password to validate identity. Our new multifactor authentication will require multiple pieces of information to verify identity when logging into online banking services. Your Vantria accounts will also be monitored for activity that seems "unusual" based on your use history.

Soon, you will be asked to complete some simple steps to safeguard your identity and accounts. You will be prompted to select specific challenge questions from a list and provide answers that only you will know. These questions will be used when necessary to help validate your identity. Then, the site will provide ongoing verification that you are connected to our online banking website rather than a fraudulent copycat site by automatically displaying an image that you will select each time you logon. At Vantria, we're committed to making your online banking safe and convenient. If you have questions please feel free to visit our office, or call us at 703-913-0700 or 800-657-9359.

skip-a-pay: holiday budget flexibility

If holiday bills are getting you down, Vantria is offering a quick, easy way to free up some cash by skipping your January and/or February Vantria loan payments with Skip-a-Pay. What can you do with the extra cash? If you qualify, you can use it for anything you'd like...take care of some holiday bills, pay off your credit card, pay for travel expenses...or even treat yourself to a little splurge. There's a fee of \$15 per loan per month skipped, and interest will continue to accrue. For complete details, or to take advantage of Skip-a-Pay, visit www.vantria.org and click the "Skip-A-Pay" link on the homepage.

Slate of Candidates for the 2007 Annual Meeting — April 19, 2007

This year's Annual Meeting will be held at 12 p.m., Thursday, April 19, 2007, at the credit union — 6708 Backlick Road, Springfield, Virginia, 22150. The meeting will be held in the boardroom and light refreshments will be served.

The Nominating Committee presents the following candidates to fill the four vacant board positions. No voting will be conducted at the annual meeting.

Margaret Martorana, Chair "Vantria Federal Credit Union is not-for-profit, owned by the membership, for the benefit of its members and community to help the membership establish and reach their financial goals." These key phrases in our Mission Statement have inspired me to take an active role in our credit union over the past 20 years. From being on the Credit Committee to serving on the Board of Directors as Secretary, Vice Chair and now Chair, I am committed to making our credit union the financial institution of choice for our community!

Stephanie Whalen, Director Ms. Whalen has been a Vantria Federal Credit Union member since December of 1997. She is currently serving as the Director of Agency Administration (Individual Division) for the Union Labor Life Insurance Company where she manages multiple budgets in excess of \$18 million and works as the legal liaison for the department with all the State Departments of Insurance. Ms. Whalen has a BS degree in Administration of Justice from George Mason University.

Patricia Malatesta, Treasurer Ms. Malatesta has almost 30 years of progressively responsible experience as a credit union employee in several other credit unions. She was hired as CEO of Vantria Federal Credit Union in March of 2002 and was appointed to the Board of Directors to fill a vacancy in April of that year.

Her professional educational background includes earning the designation of Certified Credit Union Executive (CCUE) in 1990, and graduating from the Credit Union National Association Management School in 1988. Ms. Malatesta graduated from the University of Maryland, summa cum laude, with a BS in Law and Public Policy.

Stephanie Easter Ms. Easter has been a credit union member for over 15 years and is currently employed as a Program Analyst in the Resources and Requirements Division of the Defense Logistics Agency. Stephanie says "I am eager to learn how Vantria FCU operates and would like to donate my time to an organization that I have a personal interest in."

CONNECT

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CHECK CARDS/DEBIT CARDS
AND GENERAL INQUIRIES

info@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