

# Keep Your Finances On Track

At Fairmont Village Credit Union, you're more than just an account number. You're a valued member of a community with a rich tradition of personal service and financial growth. Since 1937, FVCU has been conducting business with hard-working railway employees, as well as our neighbors in Fairmont City. You are a part of that tradition!

In addition to employees of CSX Transportation or Amtrak, anyone who lives or works in Fairmont City may open an account with FVCU and become a credit union member. With your initial savings deposit of \$5, you also become an owner. We don't answer to stockholders or corporate executives – you have a say in how FVCU is run!

Fairmont Village Credit Union works for the people we serve, not for profits. We offer the same loans, account options, services and convenience you might expect from other financial institutions.

However, because we're not for profit, you'll enjoy lower rates on loans, higher returns on savings and fewer fees! Open your account today, and keep your finances on track with FVCU!



Fairmont Village Credit Union  
4426 Cookson Road  
Fairmont City, IL 62201

(618) 271-0521  
(618) 271-7961 Fax

*Office Hours:*  
Monday – Thursday 10 a.m. to 5 p.m.  
Friday 10 a.m. to 6 p.m.



Federally Insured  
By NCUA

JUN12-455WR



# SERVICES





## Convenience Services

Managing your money with FVCU is convenient, secure and easy! Members enjoy fast, local access to their accounts and friendly, personal service.

### *Checking Account*

An FVCU Checking Account gives you all the convenience you expect without the fees you normally pay for bank checking. There is no minimum balance requirement, no monthly service charge, no per-check charge and unlimited check writing. Plus, we offer courtesy pay protection to qualifying account holders!

## Investment Services

We provide secure savings and excellent returns, so you can reach your financial goals! Plus, all of your savings and investments in the credit union are insured up to \$250,000 by the National Credit Union Administration, an agency of the federal government. There is no safer place to invest your money!

### *Savings Account*

Since everyone who opens an account with FVCU is an owner, your basic savings account is also known as a share account. It only takes \$5 to open a Savings Account, and you'll earn quarterly interest on your balance.

### *Christmas Club Account*

Prepare for holiday expenses by saving throughout the year. There is no minimum balance requirement, and dividends are paid quarterly. Funds in your Christmas Club Account are available for use on October 1, just in time for holiday shopping or a winter getaway!



### *Debit Card*

Your FVCU Debit Card gives you great access and flexibility! Cards are accepted at thousands of ATMs nationwide and by merchants around the world. You can also use your card to complete everyday purchases – all of your activity will be deducted right from your FVCU Checking Account and reflected on your monthly statements.

### *Direct Deposit & Payroll Deduction*

With direct deposit, your paycheck, Social Security or other recurring payment is deposited automatically into your FVCU accounts. There is no need to make special trips to the credit union each payday to deposit funds. And, there is no need to worry about lost or stolen checks!

Payroll deduction lets you direct funds to your checking and savings accounts or FVCU loans automatically. Check with your employer, then contact the credit union for specific details or to set up these convenient services.

### *Additional Services*

- Western Union Services
- Free Notary Public Services
- Copy & Fax Service
- Discount Cellular Service Through Sprint
- Wire Transfers
- Money Orders

## Lending Services

Whether your need is big or small, FVCU can help. Our loan options boast competitive rates, excellent service and terms you can afford. Talk to our loan officer to find the best loan for you!

### *Vehicle Loans*

The credit union offers no-hassle auto, boat, RV and motorcycle loans at some of the lowest rates in town. There's no application fee, no hidden charges and no prepayment penalties. Financing at the credit union means you're also eligible for any available dealer rebates. Get your loan pre-approved before you shop to enjoy stronger negotiating power with the dealer, and save time and money.

### *Personal Loans*

Enjoy generous limits and low, fixed rates on Personal Loans from FVCU. There's no application fee, and the funds can be used for virtually any purpose!

### *Share Secured Loans*

Let your share account continue to earn dividends while your funds secure the loan, and use the money to finance anything you need. Borrow up to the amount you have on deposit, and choose your repayment terms.

