



**OLD
DOMINION
UNIVERSITY**
CREDIT UNION

WWW.ODUCREDITUNION.ORG



KEEPING AN EYE ON YOUR MONEY

MEMBER UPDATE



SECOND QUARTER 2015

Please Join Us for our 57th Annual Meeting

All members are welcome to attend the Annual Meeting. If you would like to join us, please fill out the form below and return it to the Credit Union no later than April 23, 2015.

DATE: Sunday, April 26, 2015

TIME: 4:45 p.m.

PLACE: Norfolk Yacht Club

COST: \$25.00 for adults
\$20 for children (12 & under)

If you'd like to join us, please fill out this form and return it to the Credit Union no later than April 23, 2015.

RESERVATION FORM

Name of Member

Name of Member

Name of Guest

Name of Guest

\$
Amount enclosed

or

Please deduct from my: Shares Drafts

Account #

Signature

After completing, please return this form to:
Old Dominion University Credit Union
2701 Hampton Blvd.
Norfolk, VA 23517

Enjoy Summer Savings!

With special discounted prices, Old Dominion University Credit Union is here to help you get out and have more fun all summer long!

The Credit Union will be selling tickets at our offices to both Kings Dominion and Ocean Breeze. Contact the Credit Union for pricing and to purchase discounted tickets online to Busch Gardens and Water Country USA.

**WATER
COUNTRY USA.**

**OCEAN
BREEZE
WATERPARK**

Paramount's
KINGS DOMINION

**Busch
GARDENS.**
WILLIAMSBURG, VA





Board of Directors

Robert Wojtowicz
Chair

Marcha Schriver
Vice Chair

Sylvia Hudgins
Treasurer

Chuck Thomas
Secretary

Michael McShane

Brenda Whitehurst • Jim Duffy
William (Cliff) Rice • Christopher Osgood

Supervisory Committee

Judy Smith
Chair

Vanessa Walker • Lynda Shirk
Chariety Brown • Katrina Davenport

Meet the Staff

Diane Parker
Chief Executive Officer

Jill Johnson
Loan Officer

Francine Chase
Webb Center Branch Manager

Bonny Tarkington
Member Services Representative

Rebecca Hall
Member Services Representative

Courtney Brown
Member Services Representative

Jennifer Morency
Member Services Representative

Lisa Winn
Member Services Representative

Earl O'Neal
Maintenance Technician

College Scholarships Available *There's still time to apply!*

With scholarship opportunities like these, you won't want to delay in getting your applications in! Stop by Old Dominion University Credit Union today to apply for our credit union scholarships.

Applicant requirements:

- The applicant must be a member of ODU Credit Union or the dependent of a member of ODU Credit Union.
- The applicant must be an admitted student of Old Dominion University in good academic standing, or a candidate for admission to Old Dominion University with worthy credentials.

Old Dominion University Scholarships

We will be awarding two scholarships of at least \$2,500 to undergraduate and graduate students attending Old Dominion University.

Applications must include the following material:

- A cover sheet (provided by ODU Credit Union)
- A personal statement, which outlines academic goals and objectives, not to exceed 250 words.

Applications are due June 1, 2015, in the ODU Credit Union offices, where they will be reviewed by the ODU Board President and two designated Board members. Scholarships will be awarded August 15, 2015. Scholarships may be renewed up to two times, but the scholarship holder must re-apply each academic year.

Jack E. O'Connor Scholarship

Each year, Tidewater Chapter of the Virginia Credit Union League awards the Jack E. O'Connor Scholarship in the amount of at least \$500 to college-bound high school seniors. If you are interested in applying for this scholarship, please contact the Credit Union for application information.



Start Taking Control of Your Credit, Today!

Damaged credit can be stressful and even costly, but by taking action today, you can begin repairing your credit, one step at a time. Ordering a copy of your free credit reports is a great place to start. Once you have reviewed your credit report, you can begin rebuilding and repairing your credit by:

- Disputing any errors you may find on the report.
- Reducing your debt ratio by avoiding new credit card purchases.
- Paying off past due balances as quickly as possible.
- Not applying for a lot of new accounts in a short timeframe.
- Leaving accounts open, especially ones with balances.
- Contacting your creditors to see if they can assist you with any collections you may have.

Don't delay! You're entitled to a free copy of your credit reports once every 12 months, so visit www.annualcreditreport.com to order yours and start taking control of your credit today.



It's Time to Let E-Statements Come Between You and Your Mailbox

Forget walking out to your mailbox in the freezing cold just to see if your monthly statement has arrived. With E-Statements, you can enjoy instant access to your monthly statement, right from the comfort of your home! But that's not the only benefit of E-Statements:

- *No need to wait.* E-Statements are available much sooner than paper statements.
- *Reduce the risk of identity theft.* E-Statements are stored securely in a password protected, online environment, which is much safer than in your mailbox.
- *Convenient.* View recent statements from any web connection.
- *Green.* You choose what you need to print, which helps the environment by cutting down on paper waste.
- *Free!* Here at ODU CU, we don't charge you for convenience, so E-Statements are free!



Switching to E-Statements is easy too. Just stop by the Credit Union or give us a call to sign up today. If you ever change your mind, we can switch you back to paper statements at any time.

CURRENT Account Rates*

TYPE OF ACCOUNT	APR	APY
Share Savings	0.20	0.20
Christmas Club	0.20	0.20
Vacation Club	0.20	0.20
Investment Club	0.20	0.20
IRA	0.40	0.40

CERTIFICATE RATES (\$1,000 Minimum)

6 Months	0.40	0.40
12 Months	0.50	0.50
24 Months	0.70	0.70

Fee Schedule*

Statement Copy	\$5.00
Draft Copy	\$5.00
Transaction Printout (per page)	\$2.00
Excessive Auto Transfers (paid in-house)	\$4.00
Membership Fee (New Account)	\$1.00
Wire Transfer Fee	\$10.00
Foreign Wire Transfer Fee	\$25.00
Return Check, EFT or Debit Card Fee	\$25.00
Plastic Replacement Card Fee VISA, ATM, Debit	\$5.00
Pin Mailer Request	\$1.00
ATM Withdrawal	\$1.00
ATM Balance Inquiry	\$1.00
Stop Payment Fee	\$10.00
Stop Payment Fee for Cashier Checks	\$20.00
Dormant Account Fee (per month)	\$5.00

SAFE DEPOSIT BOXES	PER YEAR
Small (3 x 5)	\$25.00
Medium (3 x 10)	\$35.00
Semi-Large (5 x 10)	\$55.00
Large (10 x 10)	\$75.00

* Rates and fees are subject to change without notice.
APR = Annual Percentage Rate.
APY = Annual Percentage Yield.

Exceptional Cars. Exceptional Prices. No Exceptions.

More than 6,000 quality used cars, trucks, vans and SUVs, all at great prices.



- 12-MONTH/100,000 MILE LIMITED POWERTRAIN WARRANTY*
- VEHICLE CERTIFICATION
- 22-MONTH ROADSIDE ASSISTANCE**

THE PERFECT
WITH EVERY PURCHASE
USED CAR
PACKAGE

- FREE CARFAX® REPORTS
 - 7-DAY REPURCHASE AGREEMENT*
- And, you'll never have to haggle about prices.

Visit cuautodeals.com or call 1 866 227-7253 for pricing and selection.

Find us on Facebook
facebook.com/enterpriseautosales

enterprise car sales
Haggle-free buying. Worry-free ownership.

*Used vehicles were previously part of Enterprise Fleet Management and/or were sold or purchased by Enterprise from other sources. Excludes sales locations with product-line specific short-term rental, lease or other. **Warranty applies for 12 months or 100,000 miles, whichever comes first. *Enterprise 12-Month Unlimited Mileage Roadside Assistance Package is provided by the American Automobile Association (AAA) and is offered only in the United States and Canada. The "7" logo, Enterprise, "The Perfect Used Car Package" and "Haggle-free buying. Worry-free ownership." are trademarks of Enterprise Holdings, Inc. All other trademarks are the property of their respective owners. © 2014 Enterprise Car Sales, 22648 13 St, San Jose CA 95131

Wondering If We're Open?

In the event of inclement weather, please check your local TV's websites to find out if the Credit Union will be closed.



Thinking about Moms, Dads, and Grads? **Think VISA Gift Cards!**

They're the perfect gift for every occasion including Mother's Day, Father's Day, and even Graduations! Stop by the Credit Union to stock up on VISA gift cards today.

Summer Webb Hours

Closed Mondays and Fridays from May 18th to August 14th.
You may also refer to our website for Webb operating hours information. The Webb Center will return to regular operating days and hours on August 17, 2015.



HOLIDAY CLOSINGS

MEMORIAL DAY
Monday, May 25

INDEPENDENCE DAY
Saturday, July 4

Summer Travel Notice

If your travel plans take you out of state or the country, please contact the Credit Union to let us know. We monitor unusual spending patterns, and if we see unusual spending and don't know you're traveling, we may block your card to prevent potential fraud. By informing us before you go, we will be able to place a note on your account and take the necessary steps to ensure your funds are available as you travel.



OLD
DOMINION
UNIVERSITY
CREDIT UNION

2701 Hampton Blvd.
Norfolk, VA 23517

phone (757) 533-9308 | fax (757) 625-1979

WEBB CENTER CAMPUS
(North Mall)

Norfolk, VA 23529

phone (757) 683-0530 | fax (757) 683-0538

Hours

Monday - Friday 9 am - 4 pm

Drive-Thru open until 5 pm on Friday

ART (Audio Response Teller)
(757) 622-1669

To report a lost or stolen
Check / Debit Card
(800) 264-5578

To report a lost or stolen
VISA Credit Card
(800) 808-7230

www.oducreditunion.org



AMERICA'S
CREDIT UNIONS™
Where people are worth more than money.™



Federally insured by NCUA.

© CLIAAdvantage.com • 877.296.0764