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---

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MEMORIAL DAY
Monday, May 28

INDEPENDENCE DAY
Wednesday, July 4

---

**Keep an Eye on Your Money**

**Member Update**

Federally insured by NCUA.

---

**60th Annual Meeting**

The 60th Annual Meeting is just around the corner, and all ODU CU members are welcome to attend. We hope to see you there!

**DATE:** April 22, 2018

**TIME:** 4:45 p.m.

**PLACE:** Norfolk Yacht Club

**COST:** $25 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 19, 2018.

---

**ODU CU Spring Loans**

Rates as low as 8.00% APR*

**TERMS UP TO 12 MONTHS**

**CONVENIENT ONLINE ACCESS**

**FRIENDLY LOCAL SERVICING**

No matter what your spring dreams are, you can get the cash you need at ODU Credit Union. Visit www.oducreditunion.org for details or stop by the Credit Union to apply for an ODU CU spring loan today.

*APR = Annual Percentage Rate. Quoted rate is the lowest available rate. Your rate will be based on your credit history and may be higher. Rates and terms subject to change without notice.

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**Let’s Give Your FINANCES a Good Spring Cleaning**

Whether you’re looking to escape to the beach, step up your spring cleaning with some home improvements or payoff some bills, Old Dominion University Credit Union has the loan to help you achieve your goals.

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**Ocean Breeze Tickets**

Did you know your ODU CU membership offers great discounts to the area’s most popular attractions? Stop by either one of our locations to pick up discount Ocean Breeze tickets, or visit our website to purchase additional ETickets for Busch Gardens, Kings Dominion, Ocean Breeze, and Water Country USA.
COLLEGE SCHOLARSHIPS AVAILABLE

Get your applications in!

If you’re headed to college and could use a little extra help covering tuition and other college-related expenses, be sure to stop by Old Dominion University Credit Union 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)

Applications are due June 1, 2018, 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, 2018. 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.

Have you considered E-statements?

If email is a preferred method of communication for you, be sure to ask about making the switch to E-statements too! E-statements replace old-fashioned paper statements, which make them beneficial to the environment while being more convenient for you.

E-statements are:
• Available sooner than paper statements
• Accessible online 24/7
• Easy to use and easy to read
• More secure than paper statements
• Can be saved and printed anytime

Best of all, E-statements are FREE!

Contact a member service representative to update your email address and to enroll in E-statements today.
The applicant must be a member of ODU Credit Union or the A cover sheet (provided by ODU Credit Union) 
Visit 

The applicant must be an admitted student of Old Dominion 
Complete the Annual Credit Report Request Form and mail it to: 
Can be saved and printed anytime 
A personal statement, which outlines academic 
Easy to use and easy to read 
Available sooner than paper statements 

• Charity Brown  
• William (Cliff) Rice  
• Brenda Whitehurst  
• Vanessa Walker  
• Member Services Representative  
• Member Services Representative  
• Member Services Representative  
• Member Services Representative  
• Member Services Representative  
• Member Services Representative  
• Webb Center Branch Manager  

"Happy Birthday," or "Congratulations!" Stop by to purchase yours today. 

from Old Dominion University Credit Union is the perfect gift to say "I Love You," Whether you're celebrating a special dad, grad, new bride or baby, a VISA gift card from Old Dominion University Credit Union is the perfect gift to say "I Love You," “Happy Birthday,” or "Congratulations!" Stop by to purchase yours today. 

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Do We Have Your Email Address? 
In the event we need to contact you about your ODU CU accounts, it is helpful for us to have more than one way to contact you. If you haven't already provided us with your email address, we encourage you to share it with us today. It's a quick, convenient way to ensure we are able to reach you 24/7 regarding important account and credit union information. 

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CREDIT REPORT 
GET YOUR FREE 
C R E D I T R E P O R T 

If you haven’t requested your free credit reports from each of the nationwide credit reporting companies – Equifax, Experian, and TransUnion – in the last 12 months, you can request yours today! 

HERE’S HOW:  
• Visit annualcreditreport.com  
• Call 1-877-322-8228  
• Complete the Annual Credit Report Request Form and mail it to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281 

CURRENT Account Rates* 

<table>
<thead>
<tr>
<th>TYPE OF ACCOUNT</th>
<th>APR</th>
<th>APY</th>
</tr>
</thead>
<tbody>
<tr>
<td>Share Savings</td>
<td>0.20</td>
<td>0.20</td>
</tr>
<tr>
<td>Christmas Club</td>
<td>0.20</td>
<td>0.20</td>
</tr>
<tr>
<td>Vacation Club</td>
<td>0.20</td>
<td>0.20</td>
</tr>
<tr>
<td>Investment Club</td>
<td>0.20</td>
<td>0.20</td>
</tr>
<tr>
<td>IRA</td>
<td>0.40</td>
<td>0.40</td>
</tr>
</tbody>
</table>

CERTIFICATE RATES ($1,000 Minimum) 

<table>
<thead>
<tr>
<th>Duration</th>
<th>APR</th>
<th>APY</th>
</tr>
</thead>
<tbody>
<tr>
<td>6 Months</td>
<td>0.40</td>
<td>0.40</td>
</tr>
<tr>
<td>12 Months</td>
<td>0.50</td>
<td>0.50</td>
</tr>
<tr>
<td>24 Months</td>
<td>0.70</td>
<td>0.70</td>
</tr>
</tbody>
</table>

Fee Schedule* 
Effective January 1st, 2018 

<table>
<thead>
<tr>
<th>Service Description</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Membership Fee (New Account)</td>
<td>$1.00</td>
</tr>
<tr>
<td>Statement Copy</td>
<td>$5.00</td>
</tr>
<tr>
<td>Draft Copy</td>
<td>$3.00</td>
</tr>
<tr>
<td>Transaction Printout (per page)</td>
<td>$2.00</td>
</tr>
<tr>
<td>Wire Transfer Fee</td>
<td>$10.00</td>
</tr>
<tr>
<td>Foreign Wire Transfer Fee</td>
<td>$25.00</td>
</tr>
<tr>
<td>Excessive Auto Transfers (Reg. D)</td>
<td>$4.00</td>
</tr>
<tr>
<td>NSF Check, EFT or Debit Card Fee (paid in house)</td>
<td>$10.00</td>
</tr>
<tr>
<td>Return Check, EFT or Debit Card Fee (per item)</td>
<td>$25.00</td>
</tr>
<tr>
<td>Plastic Replacement Card Fee</td>
<td>$5.00</td>
</tr>
<tr>
<td>VISA, ATM, Debit</td>
<td>$5.00</td>
</tr>
<tr>
<td>Pin Mailer Request</td>
<td>$1.00</td>
</tr>
<tr>
<td>ATM Withdrawal</td>
<td>$1.00</td>
</tr>
<tr>
<td>ATM Balance Inquiry</td>
<td>$1.00</td>
</tr>
<tr>
<td>Stop Payment Fee</td>
<td>$10.00</td>
</tr>
<tr>
<td>Stop Payment Fee for Cashier Checks $20.00</td>
<td></td>
</tr>
<tr>
<td>Dormant Account Fee (per month)</td>
<td>$5.00</td>
</tr>
</tbody>
</table>

SAFE DEPOSIT BOXES PER YEAR 

<table>
<thead>
<tr>
<th>Size</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Small (3 x 5)</td>
<td>$25.00</td>
</tr>
<tr>
<td>Medium (3 x 10)</td>
<td>$35.00</td>
</tr>
<tr>
<td>Semi-Large (5 x 10)</td>
<td>$55.00</td>
</tr>
<tr>
<td>Large (10 x 10)</td>
<td>$75.00</td>
</tr>
</tbody>
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**Webb Center CAMPUS**

(North Mall)

Norfolk, VA 23529

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

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