

Fall/Winter 2024

STRATEGIC HIGHLIGHTS

No ATM Fees! Use the ATM Locator link on our web site to search for our surcharge-free ATMs.

CHECK OUT OUR CURRENT RATES ON SHARE CERTIFICATES OF DEPOSIT

6 Months at 4.59%*	36 Months at 4.07%*
12 Months at 4.59%*	48 Months at 4.07%*
18 Months at 4.33%*	60 Months at 4.07%*
24 Months at 4.07%*	

*APY - Annual Percentage Yield

TIME FOR A NEW SET OF WHEELS?



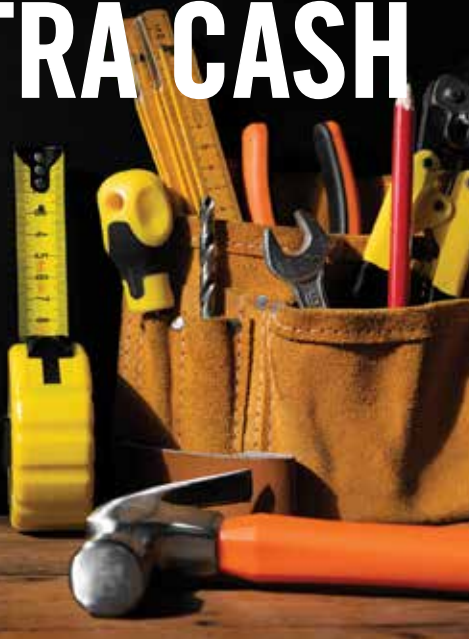
THINK SFCU WHEN FINANCING YOUR CAR

NEW AUTO Financing as low as 4.70% APR* (36 month term!)

USED AUTO loans as low as 5.60% APR* with 100% financing and terms up to 84 months!

Apply online or contact your branch for more information.

NEED EXTRA CASH FOR YOUR FALL & WINTER PROJECTS?



HELOC rate as low as **7.00%**

(Home Equity Line of Credit)

up to \$250,000

Plus \$500 Closing Cost Credit!

90% LTV (Loan to Value)

Apply online or contact your branch to get started.



Get Pre-approved BEFORE you start looking and receive

\$500 credit on Closing for your 1st Mortgage!

- Low rates & lender fees
- Wide variety of loan programs
- Online tools to make the process easy

Application Fee of \$500 must be paid at time of loan application. Fee will be credited at settlement for purchase and refinance first trust mortgage loans closing with Credit Union Mortgage Association. Offer subject to change and/or withdrawn without prior notice. Subject to credit approval. Certain other restrictions or limitations may apply.

Visit our online Mortgage Center for loan applications, rates & more.

Annual Meeting 2025

ELECTION GUIDELINES AND NOMINATIONS BY PETITION

The 2025 Annual Election for the Board of Directors will be posted along with Committee nominees in each Credit Union office by January 31, 2025.

Nominations by petition must be filed with the Secretary of the Board no later than 4 p.m. on December 16, 2024.

If there is at least one nominee for one vacant Board position at the time of the Annual Meeting, nominations will not be allowed from the floor. In the event there is only one candidate for a position, the Chair may take a voice vote, or declare each nominee elected by general consent. Otherwise, ballots will be distributed, marked, collected and tabulated, and the results will be announced at the Annual Meeting. No mail ballots, absentee ballots or proxies will be allowed. Elections will be determined by plurality vote.

Nominations By Petition

If you would like to submit your name or the name of another member as a candidate for one of the open positions, please call Jerry Macomber at 571-250-2019.

The following information pertains to nomination by petition:

- Any Strategic Federal Credit Union member at least 18 years of age is eligible to hold elective office.
- Nominations for any vacancy may be made by petition signed by at least 21 members of voting age.
- Nominees must provide a certificate stating that he or she is agreeable to nomination and will serve if elected to office. A brief statement of qualifications and biographical data in the form specified shall accompany each nomination by petition.

Holiday Closings

Columbus Day: Oct 14	2025
Veterans Day: Nov 11	New Year's Day: Jan 1
Thanksgiving Day: Nov 28	MLK Day: Jan 20
Christmas: Dec 25	Presidents Day: Feb 17

NO SURPRISES - JUST A GREAT VISA!



Check out our **VISA Classic Credit Card** for reliability and security you can count on!

- **Low-cost rate of 11.90% APR*** Credit up to \$10,000
 - No fee cash advances or balance transfers.
 - No Annual Fee • 25-day grace period on purchases
 - eZCardInfo.com VISA account accesss, available 24/7
- **FREE** Verified by VISA protection for safer online shopping
 - **FREE** Zero Liability fraud protection

*Annual percentage rate. Apply online or contact your branch for more information.

Did you know we offer STUDENT LOANS?



When scholarships, federal loans, and financial aid don't cover all your expenses, the Smart Option Student Loan® can make up the rest.

**SALLIE MAE® SMART OPTION
STUDENT LOAN
TOGETHER WE CAN DO THIS.**



Apply online at: www.salliemae.com/smartoption/strategicfcu

STRATEGIC FEDERAL CREDIT UNION

Dulles Office
22110 Pacific Blvd., Suite 100
Sterling, VA 20166
Phone: 571-250-2019

Hours: Monday through Friday - 9 am to 4 pm

ATM Locations

Cafeteria
22260 Pacific Blvd.
Sterling, VA 20166

Pantry – 1st Floor
22270 Pacific Blvd.
Sterling, VA 20166

**CARLA (Convenient Audio
Response Line Access)**
800-860-5704

www.strategicfcu.org

MISSION STATEMENT

To Provide Convenient, Personalized Financial Services To Credit Union Members and Their Families



Federally
Insured
by NCUA



We do business in accordance with the Fair Housing Law and the Equal Credit Opportunity Act.