



# VNEWS

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## Sign Up for a Low-Cost Heating Season

After such a long, warm summer, it's hard to believe that colder days are right around the corner. Fortunately, we have a low-cost, low-stress solution for home heating that will help you relax and enjoy the snowy months to come.

Our VHeat Fuel Buying program is open for the 2016-17 heating season. This program is exclusively for VSECU members and reduces the cost and stress associated with heating fuel payments. Not only do we negotiate lower fuel prices for members who enter the program, we also offer a variety of payment options that ensure you will have the money you need for all heating costs, including heating related services like cleaning, repairs, and upgrades. Visit [www.vsecu.com/vheat](http://www.vsecu.com/vheat) to enroll in the program for the upcoming heating season.

## Employees Shape the VSECU Environment

The atmosphere at VSECU is constantly changing. We attribute this to our employees, who are passionate and engaged in developing a culture of empowerment. We support their efforts 100% and are always listening for cues to improve the work environment. To that end, we now offer Volunteer Time Off, to enable our employees more time to volunteer in their communities. We also have an active Wellness Committee, which provides all employees regular opportunities to focus on their health.

As a not for profit cooperative, our employees enjoy working collaboratively to help other people achieve success. Does this sound like you? If so, you're in luck. We have openings for enthusiastic, self-motivated, and engaged people. Find out more at [www.vsecu.com/careers](http://www.vsecu.com/careers)

## Changes to ATM Accessibility and Fees

VSECU ATM users have enjoyed a two-year break from ATM surcharges in Rite Aid® stores throughout Vermont, New Hampshire, and New York. The suspension of these ATM surcharges was part of a time-bound contract that will come to an end on November 7. If you are an ATM user, we hope you have enjoyed the break.

When the contract comes to a close, the ATM machines located in Rite Aid stores will resume collecting their normal surcharge fees. To reduce the cost of this change to our members, we are eliminating fees for non-VSECU ATM use on the same date. To find surcharge-free ATMs in your area, use the ATM locator on the homepage of our website at [www.vsecu.com](http://www.vsecu.com)

## Save for the Seasons

Did you know that holiday credit card spending in Vermont decreased by 8.8 percent in 2015, while debit card spending increased by 10 percent? These are numbers we uncovered as we sifted through our data after the 2015 shopping season. The takeaway? Vermonters are relying on saved money, rather than credit, to make holiday purchases. Keep up the good work, Vermont!

## Need Inspiration? Read Our Impact Stories

VSECU is more than a credit union. Our vision is to inspire a movement that brings people together to empower the possibilities for greater financial, environmental, and social prosperity. To achieve that vision, we donate to organizations that align with our vision, and our employees step outside of our institutional walls and into their communities to volunteer their time, energy, and expertise.

To find out what we are doing in and around your community, read the stories in our Community Impact Profile. Visit [www.vsecu.com/communityimpactprofile](http://www.vsecu.com/communityimpactprofile)

## It's Time to Upgrade Your Heating Equipment

You can save even more on home heating costs this year by upgrading your heating equipment. Qualifying members can receive discounted, income-based rates with the Heat Saver Loan program, a pilot program made possible by the Vermont Department of Public Service and Efficiency Vermont's Efficiency Excellence Network. This program makes financing for eligible thermal energy purchases and projects more affordable for Vermonters.

This program is scheduled to end in December, so now is the time to upgrade. Learn more at [www.vsecu.com/heatsaver](http://www.vsecu.com/heatsaver)

## Keep Your Money in Vermont

Invest locally, and your money stays in Vermont where it can strengthen our economy and recirculate to family, friends, and neighbors. Looking for unique investment opportunities to help support local businesses? Check out Vermont-based investment platform Milk Money and explore free educational opportunities at [www.milkmoneyvt.com/events](http://www.milkmoneyvt.com/events)

*Milk Money is powered by VSECU through its wholly owned, independently operated, subsidiary, Vermont Heritage Financial Group, Inc. Investments made through Milk Money are not federally insured by NCUA, involve investment risk, may lose value, and are not obligations of or guaranteed by the credit union.*

# NEW!

### VSECU Resource Center

We recently launched a new online Resource Center, where we offer a collection of informative eBooks, infographics, videos, and more. The collection includes tips and in-depth information to help you improve your credit score, make energy efficiency upgrades in your home, shop for a car, and more. Explore our resources today at [go.vsecu.com/resources](http://go.vsecu.com/resources)



## Get Your Favorite Charity Involved!

We are now accepting applications for our member-directed charitable giving program, We Care 2. If you are a member, this is your opportunity to help determine how \$20,000 in VSECU donation funds are distributed to Vermont charities. You can help distribute these funds by:

- Encouraging your favorite charitable organization to apply for We Care 2 funding by November 4
- Supporting the charity of your choice online to ensure their success
- Casting your We Care 2 vote during the 2017 Annual Elections



Charitable organizations can apply for funding. The VSECU Selection Committee will narrow the applicants down to five finalists before election day, based on program requirements and member feedback. During the upcoming Annual Elections, you will have a chance to direct a portion of the \$20,000 in funding to one of the five finalists. For more information and/or to apply for We Care 2 funding, visit [www.vsecu.com/wecare2](http://www.vsecu.com/wecare2)