

Membership

The following groups of people are eligible to become members of the Virginia Beach Schools Federal Credit Union:

- Employees and Students of Virginia Beach City Public Schools.
- Students and Staff of the Adult Learning Center.
- Employees and Students of Virginia Wesleyan College.
- Employees of Accomac and Northampton County Schools.
- Immediate family members of the preceding groups related by blood or marriage.

What other services do we offer?

- Loan Services
- Share Account (savings)
- Share Draft Account (checking)
- Term Share Account (Share certificate)
- Christmas/Holiday Club Account
- Summer Club Account
- Independent Retirement Accounts (IRAs)
- New Car Buying Guides and Services
- Certified Drafts
- Notary Public
- Travelers Express Money Orders
- Loan Protection /Disability Loan Insurance
- Health, Disability and Vehicle Insurance
- College Bound/Graduate Level Scholarships
- Discounted Movie and Theme Park Tickets
- Shared Branching
- VISA Check Card
- Nationwide ATM Network (CU24)



VIRGINIA BEACH SCHOOLS
FEDERAL CREDIT UNION

3701 Bonney Road • Virginia Beach, VA 23452
(757) 463-3650

Hours of Operation

Main Office

3701 Bonney Road
Virginia Beach, VA 23452

Branch Office

Salem Commons
1625 Salem Road
Virginia Beach, VA 23456

Internet Access/E-mail

www.vbsfcu.org
www.smartloans.org
mail@vbsfcu.org

Hours of Operation

Monday - Thursday:
9:00 a.m. to 5:00 p.m.
Friday: 9:00 a.m. to 6:00 p.m.
Saturday: 9:00 a.m. to 1:00 p.m.
Drive thru opens at 8:30 a.m.
Monday thru Saturday

Contact Us

(757) 463-3650
Toll Free: (877) 482-7328
InfoLine 24-Hour Access
(757) 486-3525

Guest Speakers/Tours/Financial Literacy Material:
(757) 463-3650 ext 316

Credit Union

Board of Directors

Cathy Rogers, Chairman
Pat Ewell, Vice Chairman
Don Clement, Treasurer
Ann Sye, Secretary
Jim Herron
Gene Gregory
A. Joy King
Gwen Infantino
Tim Eldredge

President/CEO

Sally W. Fontenot, CCUE

Executive Vice President

L. Brian Clark



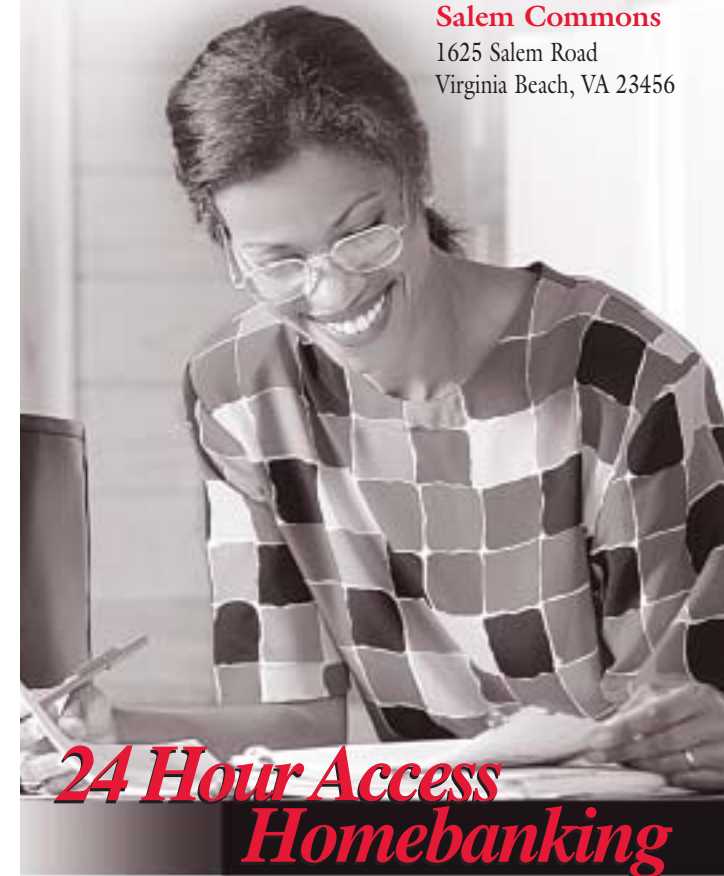
The Smart Way to Handle Your Finances.

Main Office

3701 Bonney Road
Virginia Beach, VA 23452

Salem Commons

1625 Salem Road
Virginia Beach, VA 23456



24 Hour Access
Homebanking

VIRGINIA BEACH SCHOOLS
FEDERAL CREDIT UNION

The *Smart* Financial Choice

(757) 463-3650

Toll Free (877) 4-VBSFCU

Virginia Beach Schools Federal Credit Union... The *Smart* Financial Choice.

Welcome to SmartLink, your Smart home banking service!

SmartLink Home Banking is a free 24 hour service that allows members who have online access to:

- Share / Checking Balance Inquiries
- Loan Balance
- Downloads
- Share Withdrawal
- Transfers Funds
- Loan Payment/Pay Off Transfers

How do I sign up?

Sign up for **SmartLink** with your member service representative, or at www.vbsfcu.org. If you apply in person, all you need is your membership card and valid identification. If you apply online, your passcode number will be mailed to your home address.



To apply online: Logon to www.vbsfcu.org. Click on the **SmartLink** icon. From the welcome page, click on "Sign up." Fill out the form that appears. You must fill in all astericked information. Once you click on "submit" your information will be sent to VBSFCU. You should receive your passcode number in the mail within 5 business days.

How do I start?

After you sign up you may login to **SmartLink** by accessing our homepage, at www.vbsfcu.org, and clicking on the **SmartLink** icon.

You will be asked to enter your account number, then your special passcode. **DO NOT SHARE YOUR NUMBER WITH ANYONE. You must change your passcode before you log out, after you log in for the first time.**

Change Passcode: After you use **SmartLink** for the first time, before you log out, click on the "Services" button. You will see an option to change your passcode. Your passcode can be between 6-10 characters. You may use numbers, letters, or a combination of both. The passcode will go into effect within 24 business hours.

Important Notice: When you make a transfer, it will not automatically post to your account. We will post **SmartLink** transactions up to four times daily. Transactions that have been posted will display in black. All pending transactions will show in a highlighted color such as blue or red. If you need to funds to be instantly available, please use InfoLine, 486-3525. We will do our best on Saturdays and Holidays to update as frequently as possible.

Access Account History

As soon as you login, an Account Summary will appear. This will show your account(s) balance(s), available funds, and a description of the account. This screen will also include any VBSFCU loans you may have.

Transfer Funds

Click on the "Transfer" button on top of the screen. You may do a "Quick Transfer", "Cross Account Transfer" or a "Check Withdrawal."

- Quick Transfer allows you to transfer funds from within your account
- Cross Account Transfer allows you to transfer funds from your account to another account only if you are an owner of the account.
- Check Withdrawal prints a check from your account at VBSFCU, which we will mail out to you the next business day.

Make a Loan Payment

To make a loan payment, click on the "Transfer" button on top of the screen. Select "Quick Transfer," then select the account in which you wish to transfer the payment funds from, then select the loan suffix you wish to pay. Online payments can only be made from your VBSFCU account.

Search for Drafts

To locate a draft (check), click on the "Draft" button on top of the screen. You will be prompted to select your draft account suffix. Then choose how you want to search for the draft item. Your most current drafts will be displayed on the bottom of the screen.

Account History

To access the history of your account, select the "History" button on top of the screen. You may view each of your

accounts, in several different ways. By clicking on the "Detailed History" button, you will see the transaction type with an explanation of each transaction.

Download Account History

You can download your account history into Microsoft Excel, Quicken, or Microsoft Money. From the "History" screen, click on "Download History." You may select the dates you want to download and which format you wish to use. You may also print the screen, by selecting "Print Friendly Version."

Do I Need Special Equipment?

You'll need a PC with internet access and the latest versions of web browsers (at least a 128-bit encryption) such as Netscape, Explorer, or AOL and you're ready to go! Don't have a computer? We offer great rates on Computer Loans! Call our loan department 463-3650 ext 319 for details.

Is it Secure/Safe?

SmartLink provides secure communications using 128-bit encryption security. Your passcode is used to authenticate you each time you log on to **SmartLink**. The confidentiality of your accounts is maintained as the data is passed from our host to your personal computer in an encrypted format, where your browser then decodes the information for you to view. This prevents data from being intercepted by an unauthorized party. Virginia Beach Schools FCU uses secure firewalls to ensure that no unauthorized access is permitted. These firewalls have been tested by an independent professional consulting service firm to ensure that they cannot be breached. Every effort has been made to ensure this system is as secure as possible.

