

the SIMPLE TRUTH

Quarterly newsletter for Veritas Federal Credit Union Members



Veritas
FCU
is on
Facebook!

Be the first
to get the news
on special rate
promotions,
fraud alerts,
special events,
and other
relevant
information
from Veritas FCU
Simply click
"Like"
on our page.

Where the Money Go?

Now you can know where all the money goes with the NEW Veritas FCU Mobile App! We have designed a simple to use app for our members on the go. Here are just a few answer to those questions our members asked.

Where can I find the VFCU eMobile App? Our App is FREE to download in the iTunes App Store and Google Play Store search VFCU eMOBILE

What devices supported access to the VFCU eMobile App? You will need an internet-enabled iPhone, iPad or Android mobile device.

What activities can I perform with the VFCU eMobile App? View account balances, transfer funds and remotely deposit checks with the mobile deposit feature (*qualifying conditions do apply*).

What accounts are available in the VFCU eMobile App? As a primary or joint OWNER on an account, you will have the same access you have through our online eBanking site located at www.veritasfcu.org

How do I register for the VFCU eMobile App? First you must be a registered user of the Veritas FCU eBanking site - If NOT - please contact one of our Member Service Representatives on how to sign up

What happens if I have forgotten my User ID or Password? To recover your User ID or Password,

you will need to contact one of our Member Services Representatives at 1-855-663-8328. If you simply forgotten your password, you can request a new password through the eBanking program at www.veritasfcu.org.

Can I save my logon ID on the App? Your ID can be saved by selecting this option located on the settings page of the app

How do I endorse my checks for Remote Deposit Capture (RDC)? You need to sign the back of the check in ink and include the phrase "FOR MOBILE DEPOSIT ONLY".

What is the cut off time for Remote Deposit Capture (RDC)? Cut off time is 5:00pm CST

When will I see my Remote Deposit Capture (RDC) in my account?

- RDCs \$200.00 or less will be available instantly
- RDCs more than \$200.00, the first \$200.00 will be available instantly with the balance available next day with the exception of:
- RDCs made after the cut off time of 5:00pm CST will have a minimum of a two day hold

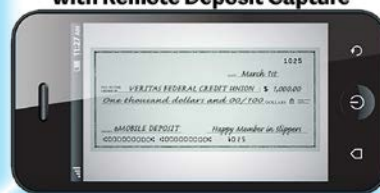
- RDCs made on Friday after the 5:00pm cut off time will have a minimum of a three day hold
- RDCs made on Saturday will have a minimum of a three day hold
- RDCs made on Sunday will have a minimum of a three day hold
- LONGER HOLDS ARE POSSIBLE DEPENDING ON YOUR ACCOUNT STATUS

Your Branch ~ Your Way
Now available in the
iTunes and Google Stores



VFCU eMOBILE

Search - VFCU eMOBILE
with Remote Deposit Capture



No lines.
No waiting.
No driving.

www.veritasfcu.org

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855-663-8328

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**Smyrna
Training Center**
983 Nissan Drive
Gate 11
Smyrna, TN 37167
p: 855-663-8328 - #1
f: 615-220-1696

**Smyrna-Trim &
Chassis Cafeteria**
983 Nissan Drive
Gate 3

Smyrna, TN 37167
p: 855-663-8328 - #1
f: 615-550-3797
(No Outside Access)

**Smyrna
Body Cafeteria**
983 Nissan Drive
Gate 1
Smyrna, TN 37167
p: 855-663-8328 - #1
f: 615-220-1367
(No Outside Access)



Say Hello to Sprint

Are you looking to save on your wireless bill? Then it might be time to say hello to the Sprint Credit Union Member Discount! As a member of Veritas Federal Credit Union, you can save up to hundreds on your wireless bill each year.

Ways you can save: Individuals

- Get a 10% discount on select regularly priced Sprint monthly service
- Have your activation fee on new lines waived (up to \$36 in savings)
- Have your upgrade fee waived (up to \$36 in savings)
- Use Corporate ID: NACUC_ZZM to claim your discount

Business

- Get a 15% discount on select regularly priced Sprint monthly service
- Have your activation fee on new lines waived (up to \$36 in savings)
- Have your upgrade fee waived (up to \$36 in savings)
- Use Corporate ID: NACUC_ZDS_ZZM to claim your discount

3 Ways to Get Your Discount:

- Call 877.SAVE.4CU (877.728.3428) and let them know you're a credit union member and use one of the Corporate ID numbers above.
 - Click LoveMyCreditUnion.org/Sprint
 - Visit your nearest Sprint store
- Start saving today with the Sprint Credit Union Member Discount.

lovelmycreditunion.org

talk about savings.
say hello to the Sprint Credit Union Member Discount.

Consumers Save **10%** or **15%** Businesses Save

On select regularly priced Sprint monthly service. Plus, waived activation & upgrade fees (up to \$36 in savings each).

Learn more
• Call: 877.SAVE.4.CU
• Visit: www.SprintStoreLocator.com
• Click: LoveMyCreditUnion.org/Sprint

Be sure to mention this code for your discount
• Consumer: NACUC_ZZM
• Business: NACUC_ZDS_ZZM
Credit union membership validation is required.

Sprint LOVE MY CREDIT UNION REWARDS

Get your FREE Love My Credit Union Rewards app and simplify credit union membership validation.

Credit approval req. Early Termination Fee (sprint.com/etf): After 14 days, up to \$350/line. IL Discount: Available for eligible company employees or org. members (ongoing verification). Discounts subject to change according to the company's agreement with Sprint and are available upon request for monthly svc charges on select plans. Discount only applies to data buy-up-to-100-for-unlimited, My Way and Priority plans, Talk 450, and primary line on Talk Share 700. Other Terms: Offers and coverage not available everywhere or for all phones/networks/plans. Restrictions apply. See store or sprint.com or www.lovelmycreditunion.org/Sprint. ©2014 Sprint. All rights reserved. Sprint and the logo are trademarks of Sprint. Other marks are the property of their respective owners.

Debit & Credit Card Security

As part of our continuing effort to bring the best technology and service to our members, we at Veritas Federal Credit Union are upgrading our Fraud Detection and Notification System. The new system will provide more immediate attention to notify our members faster when fraud is suspected. The notification portion of the system includes a state-of-the-art automated assistant to help our members review transactions and confirm your spending activity on your Veritas FCU debit and/or credit cards.

If you receive a notification call from our automated assistant, whom we have nicknamed Jill, please work with her to answer questions regarding recent card activity. Please also be aware that our Card Member Security team that provides fraud alert management is available 24 hours per day, 7 days per week

should you need assistance from a live agent. If suspicious transactions are identified as fraudulent, calls will be transferred to our outstanding member support team at Card Member Security to help you take the necessary precautions to protect your cards and related accounts. If the recent activity is legitimate, members will be able to close the case with the phone attendant using their touch-tone phone.

The number one reason we are not able to reach a member in the event of possible fraud, are bad phone numbers. It is very important for members keep us up to date on contact information.

Thank you for your support through this upgrade and, as always, thank you for being a member of Veritas Federal Credit Union.

RATES TO GET YOUR MOTOR RUNNING



as low as
3.90%
APR*

The quoted APR (Annual Percentage Rate) is a fixed rate based on your credit score and the term of the loan. You will be informed of the APR for which you qualify before you become contractually liable for the loan.

ALL loans subject to approval.
Rates subject to change without notice.

Veritas FCU is federally insured by the
National Credit Union Administration
Membership is limited.

www.veritasfcu.org 855-663-8328



VERITAS
FEDERAL CREDIT UNION

Taxes and IRAs

With TurboTax® and Veritas FCU, it's easy to do your own taxes and save. TurboTax coaches you every step of the way, and Veritas FCU offers you savings of up to \$15 on TurboTax federal products.

- All you need to know is yourself. TurboTax translates taxes into simple questions about your life and puts everything on the right forms for you.
- You won't miss a thing. TurboTax searches over 350 deductions and credits, so you can be confident you're getting the biggest refund you deserve.
- Double checks as you go. TurboTax runs error checks and a final review of your return to help make sure your taxes are done right.

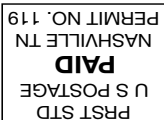
Start TurboTax today and save!

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The IRS has changed the rollover frequency. A new requirement from the IRS will affect how often members can roll over assets from an IRA into a new or existing one.

For decades, the IRS allowed one IRA rollover distribution per 12-month period for each IRA someone owns. Following a U.S. Tax Court ruling, the IRS now says a taxpayer is limited to one rollover per 12-month period regardless of the number of IRA's he or she has. An unlimited number of transfers can still be performed.

Members should consult with a competent tax advisor if they will be rolling over an IRA distribution this year.



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