

We Say "YES" to Loans!

What's stopping you from doing the things you need. At Argent, we make loans for everyday life situations like: weddings, engine repair, pet surgeries, funerals, tree removal, plastic surgery, you name it.

We are here to say "yes" as often as we can. Here are 3 reasons you should think of us to help you with those big or unexpected expenses:

1. Convenience – We make it easy for you. Apply online any time and any day of the week and click your way to the funds you need.

2. Rates – No matter what type of loan you need, we work hard to make sure you get the best rate and term possible so that your payment is affordable.

3. Member Service – Our service values include having a positive attitude, offering personalized attention and being member focused. We want to make sure you have a great experience so you continue to look to us for your borrowing needs.

Whether it's a personal loan, or a lifestyle loan – we call them "good reason loans." As long as our members qualify, we look for ways to say "YES" to your loan requests. Visit us online at ArgentCU.org and apply today.



Tid Bits

Holiday Closing: We will be closed on Friday, July 4th, Independence Day and Monday, September 1st, Labor Day.

Insurance Services: Gas is just one expense associated with owning a vehicle. Insurance is another. Let our experienced Insurance Agent do the shopping for you. Visit our website, ArgentCU.org and request a free-no-obligation quote.

Busch Gardens: Summer fun is here. Pick up your discounted Busch Gardens Fun Cards at any of our Member Centers or online.

Movie Tickets: Don't pay \$11 for a movie! We sell movie tickets for the discounted rate of \$8. Visit any of our locations and purchase your tickets, good at any Regal Cinema theatres nationwide.



Take Control with Bill Pay

Preauthorizing payments with a company that provides you a service, such as your cable provider or gym, can be a helpful time saver. However, doing so can lead to a "set it and forget it" mindset, which can present problems.

To avoid automatic-renewal contract loopholes, take control by signing up for Argent's online bill payment service, Pay@Home. Pay@Home makes paying bills less painful, reduces the risk of identity theft, helps the environment, and even gives you greater control over paying off credit cards and other debts.

Memberships for gym clubs, web sites, game boxes, and security software all come with auto renewals built in. Turn off the renewal option and switch to online bill pay, which is secure and easy-to-use. You decide when you want to pay the bill. Simply visit ArgentCU.org and sign up today. It's a convenient way to take control of your bills.

Download Our NEW MOBILE APP



Just Scan the QR Code and Download Yours Today!



Don't have a QR Scanner? Just open a browser window and type in the following link.

qrs.ly/w643572

2014 Annual Meeting Highlights

Our 58th Annual Meeting was held on Monday, May 5th at our Operations Center in Chester, Virginia. Maurice O. Beck, Jr., Fred E. Davis, Jr. and F.B. (Tom) Thompson, were elected to three-year terms. The President & CEO, Rose Gilliam, recapped accomplishments over the past year and provided insight on the Credit Union's future plans.

The highlight of the night was the awarding of two Ruby A. Robinson Youth Scholarships to Matthew Reichert and Nolan Derr. Matthew will be attending the University of Virginia and Nolan will attend the College of William and Mary. We wish them both success in their fields of study.

The annual meeting is your opportunity to meet staff and volunteers as well as learn more about the Credit Union. If you haven't attended, we hope you'll consider joining us next year.



Pictured: Nolan Derr, Richard Crocker, Scholarship Administrator, Ruby A. Robinson and Matthew Reichert.

Back to School Free Checking

Life on campus is busy. Managing money shouldn't add to the stress. If you are or have a student heading off to college, don't miss out on these **Free Checking** advantages from Argent Credit Union:



1. **No** Minimum Balance Requirement
2. **No** Monthly Fees
3. **Free** VISA Check Card
4. **Free** Online & Mobile Banking
5. **Easy** record-keeping with detailed monthly statements

Our **Free Checking Account** offers convenient access to money and quick money transfers from Mom & Dad, whenever it's needed. Before heading off to college, let us equip you, or your student, with a **Free Checking Account and VISA Check Card**. Give us a call at **(804) 748-9488** to open the **Free Checking Account** right over the phone.

Your Friends Should Be Our Friends



As children, we are all taught to share, so why keep credit union financial benefits and friendly service to yourself? Invite your family and friends to join Argent. Argent membership is open to anyone who lives, works, attends school, worships or volunteers in the Counties of Chesterfield, Henrico, Hanover, and the City of Richmond.

Joining is easy! Simply tell them to visit us at ArgentCU.org and join online. It only takes a few minutes and once they join, they'll be able to take advantage of our great products and services just like you. Invite your friends to become our friends and while they're at it, they can "Like Us on Facebook" too. It's a great way to learn about the credit union, community events, volunteer opportunities, trending financial news & updates and our latest promotions.

Argent Investments & Retirement

A Retirement Income Roadmap for Women

More women are working and taking charge of their own retirement planning than ever before. What does retirement mean to you? Do you dream of traveling? Pursuing a hobby? Volunteering your time, or starting a new career or business? Simply enjoying more time with your grandchildren? Whatever your goal, you'll need a retirement income plan that's designed to support the retirement lifestyle that you envision, and minimize the risk that you'll outlive your savings.

For more information or to answer questions contact the Argent Investments & Retirement representative, Philip "Tres" H. Moore, III, CFP® at **(804) 748-3405** to arrange a no-cost, no-obligation consultation today.

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