



Account Notices Have Gone Digital



Did you know that it takes more than 1½ cups of water to make one sheet of paper? That's nearly 4.7 gallons of water per ream of paper!

INOVA Federal is making account notices faster, safer, and **GREENER** through online delivery. **As of October 1, 2019**, members who are enrolled in E-Statements will begin receiving all account notices electronically through online banking. Like E-Statements, members will receive an email when an account notice has been delivered and is available to view.

Not yet enrolled for electronic delivery?

We invite you to **"Go Green"** and join your fellow members in helping to preserve the world's natural resources by receiving your account statements and notices electronically too. To sign up, simply log into online banking, select "Accounts", then "Statements".

When entering retirement, leave your debt behind

Have you included your mortgage in your long term financial plan? If not, we recommend it. Determining whether to pay off your mortgage or keep it is an important decision that you should definitely review with your financial advisor. If you determine it's in your best interest to keep it, INOVA has an option that has helped many other members like you leverage the benefits a mortgage can provide.

Our Retirement Ready Mortgage is the perfect way to enjoy your retirement with the financial freedom to do what you want. This program allows you to consolidate other loans and credit cards into one easy payment. Our competitive rates and short terms will save you money in the long run. **No closing costs or points*** will save you money today! What are you waiting for? Get retirement ready and relax—you deserve to enjoy those golden years!



*Certain restrictions apply, subject to credit approval. Call for additional details.

Snowbirds, remember to give INOVA your winter address

Heading to a warmer place for the winter? Please remember to give us your new address to ensure you continue to receive our credit union mail. At INOVA, we want to make sure your important documents, like statements and other account information, remain safe and in your hands. Identity thieves love stealing personal information from unattended mailboxes so keep yours safe by giving INOVA your new address. When you return in the spring, just let us know and we'll switch back to your local address.



Visa Gift Cards—Perfect for Everyone on Your List

Once again the holiday season is drawing near and soon you'll be running from store to store agonizing over the perfect gift for family and friends. There is a better, easier way to shop and it only takes one stop at your favorite INOVA branch. There you can get Visa Gift cards for everyone on your list. Visa Gift cards are safe and convenient because they can be used anywhere Visa Debit cards are accepted.

Your family and friends will love it because they can use it to buy whatever they want. You will love it because it makes holiday shopping easy! No lines, no crowds, no hassle—just stop by your INOVA branch and pick up Visa Gift cards for everyone on your list.



Your credit union account is federally insured up to \$250,000 through the National Credit Union Share Insurance Fund. You can rest assured that your money is safe at INOVA.

Your savings federally insured by at least \$250,000 and backed by the full faith and credit of the United States Government

NCUA
National Credit Union Administration, a U.S. Government Agency


INOVA
FEDERAL

Corporate Office
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www.inovafederal.org

INOVA members have access to:

- 5,000 branch locations nationwide
- Over 30,000 surcharge-free ATMs across the nation

To find a branch location or ATM location nearest you, visit our website at www.inovafederal.org and click on Locations and Hours.


EQUAL HOUSING LENDER

Certain branch locations are through the Credit Union Shared Services Center and certain ATM locations are through the CO-OP and Alliance One Networks.