

# Retirees' Chapter News

## Virginia Governmental Employees Association



1011 East Main Street, Suite 400  
Richmond, VA 23219  
info@vgea.org  
804-355-3120  
1-877-302-7146



### *A Message from the President...*

**F**irst, I apologize for the failure to get out our January 2016 newsletter.

The General Assembly is in session. It is our opportunity to make our voices heard. We need to continuously urge our Senators and Delegates to look after those who are working and have worked for the Commonwealth.

There is a proposed 2% pay increase (in year two of Governor McAuliffe's budget, introduced December 17) but it should be in both years of the budget and unconditional at a minimum. You can go to [virginiageneralassembly.gov](http://virginiageneralassembly.gov) to identify and track legislation. Our website [vgea.org](http://vgea.org) has lots of information as well.

We can do this in person on Presidents' Day, February 15 as it is VGEA's Legislative Day. Read more participation information in this issue and the VGEA *eNews Legislative Report* and join in. Nothing is more effective than a constituent meeting face-to-face with his or her representatives.

Our January 11 Retiree Chapter meeting was different than usual. We met at the Virginia Credit Union (VACU). Dee Esser introduced Ms. Jane Watkins – who is retiring as VACU's CEO – and Mr. Chris Woodbury as our speakers. Ms. Watkins provided a VACU overview and Mr. Woodbury guided a session on "Identity Theft." Both were informative.

Faye Spruill then provided our Treasurer's report. See Janet Martino's Minutes for more details, on page 2.

We will return to Nick's Roman Terrace, 8051 W. Broad Street, for our February, March, and April meetings at 11:30 a.m.:

- February 8, March 14 and April 11

Don't forget about Legislative Day on Monday, February 15, which provides you with an opportunity to meet in person with your legislators.

- Contact the VGEA Office for more Legislative Day information or to RSVP. Call 804.355.3120 or toll-free 877.302.7146. You may also email [info@vgea.org](mailto:info@vgea.org) anytime with questions.

**"Real joy comes, not from ease, riches, or praise, but from doing something worthwhile."**

*Sir Wilfred Grenfell*

Thanks and see you at the meeting!

**Walt**  
**Walt Pulliam, Jr.,**  
**President**

### **Officers**

**Walt Pulliam, Jr.**  
**President**

9210 Waterloo Court  
Richmond, VA 23229  
804-741-5466  
[waltpulliam@verizon.net](mailto:waltpulliam@verizon.net)  
net  
VDOC

**Dee Esser**  
**Vice President**  
4600 Willow Leaf Place  
Henrico, VA 23228  
804-740-8898  
[d\\_esser@verizon.net](mailto:d_esser@verizon.net)  
VEC

**Faye Spruill**  
**Treasurer**  
4818 Village Lake Drive  
Richmond, VA 23234  
804-272-7065  
[fzspruill@verizon.net](mailto:fzspruill@verizon.net)  
SCHEV

**Janet Martino**  
**Secretary**  
3010 Briar Lane  
Richmond, VA 23228  
804-264-1009  
[janetwva@msn.com](mailto:janetwva@msn.com)  
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# ***VGEA Richmond Retirees Chapter*** **January 2016 Meeting Minutes**

**T**he 2016 January Meeting of the Retiree Chapter was held on the 11th at the Virginia Credit Union Headquarters. The meeting was conducted by Walt Pulliam, President. He asked that everyone check the listing that was being circulated to ensure that all information was correct, and to notify Janet Martino of any changes to your email or address. Walt welcomed everyone, and apologized for the fact that no Retiree Newsletter was sent out. He informed us that this building was the original meeting place of the VGEA Retiree Chapter. He stated that some of our loyal members were not in attendance: Winfree Mountcastle has furnace issues, Don Wells had a death in the family, and Virginia and Jerry Carpenter were missing due to health issues.

Vice President Dee Esser introduced our speaker: Jane Watkins, Director and CEO of the Virginia Credit Union. She has been with the Credit Union for 33 years in various capacities. She will be retiring on March 31. She has been the CEO since 2000 and has made many changes to VACU and has seen major growth.

Currently, there are over 240,000 members and more than \$2.8 billion in assets. They have grown from 9 branches to 17. Services have dramatically improved. Ms. Watkins is most proud of the major expansion of financial education courses.

She informed us that Chris Woodbury would be assisting her today. The room that we are in today is their community room, and they conduct a lot of evening classes in this room. They also conduct classes in the summer for schoolchildren. In the Richmond area VACU is fifth in Market Share. The Credit Union depends heavily on lending – which has increased recently. The Credit Union offers \$100 unsecured loans. No bank offers these loans.

She introduced Chris Woodbury who did a presentation on Identity Theft. Chris explained who is most at risk for Identity Theft: (1) Ages 20 -29 (2) Children 19 and under (3) The elderly who are on government benefits and Medicare and (4) the deceased.

The definition of Identity Theft is when someone ob-

tains identifying information without your permission to commit fraud or other crimes. Your personal information includes your name, birth date, Social Security Number, address, phone number, credit or debit card number, your PIN number and security code.

Some common practices to obtain some or all of this information is to: steal your mail, divert the mail to another location, search through your trash or recycling bins, steal your wallet or purse, misrepresent themselves to a company with which you do business, access the information online through your computer (hack your computer), access the information online through your email, pose as a legitimate business or government agency to request information from you, attach a skimmer to an ATM (cash machine), or take advantage of a personal relationship. Additionally, the information can be obtained through a data breach which is a security incident in which sensitive, protected or confidential data is copied, transmitted, viewed, stolen, or used by an individual unauthorized to do so.

There are several things people can do to deter Identity Theft: safeguard your personal information, be extremely careful with your purse or wallet, only carry what you need, get and review your credit report, check your bank statements, minimize and protect your mail, dispose of personal information very carefully (shred), protect your computer and smart phone, select an intricate password, verify requests before sharing information, consider a credit freeze or monitoring, and/or purchase Identity Theft Insurance.

Faye Spruill gave the Treasurers Report. She reported that our current balance is \$1,891.81.

Walt reminded everyone that VGEA Legislative Day is February 15th. Call the VGEA Office and register if you want to attend.

Dee Esser told us that IHOP on Midlothian was saving their back room for us if you wanted to go there for lunch.

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*(Continued from page 2)*

A Henrico County Safety Officer will be our February speaker and our April speaker will be Delegate Betsy Carr.

Our next meeting will be Monday, February 8th at 11:30 am at Nick's Roman Terrace.

***Submitted by:  
Janet Martino  
Secretary***

## ***Save the Date for this Upcoming VGEA Event:***



### ***Monday, February 15 (Presidents' Day) is VGEA Legislative Day***

***Come Out to Visit Your Legislators and Enjoy a Continental Breakfast  
And a Sandwich Luncheon at the VGEA Office.***

***Meet at 8:30 a.m. at 1011 E. Main St., Suite 400, Richmond, for  
Coffee, Danish, Muffins and Bagels. Park in the Bank of America Lot  
(1111 Cary Street) and we will give you a free parking voucher.***

***RSVP today to 877-302-7146 or 804-355-3120. Email [info@vgea.org](mailto:info@vgea.org) if you  
Have special dietary needs for breakfast and/or lunch. See you then!***

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## Get in touch with your legislators today!

**N**ow is the time to tell your representatives in Richmond what their priorities should be during this Budget biennium. Contact your District's Delegate and Senator by phone, email or postal mail. If you aren't sure who they are, or need their emails, address or phone numbers, go to <http://whosmy.virginiageneralassembly.gov> and simply enter your address. The tool will give you the names and contact information for your representatives in the House of Delegates and the State Senate.

