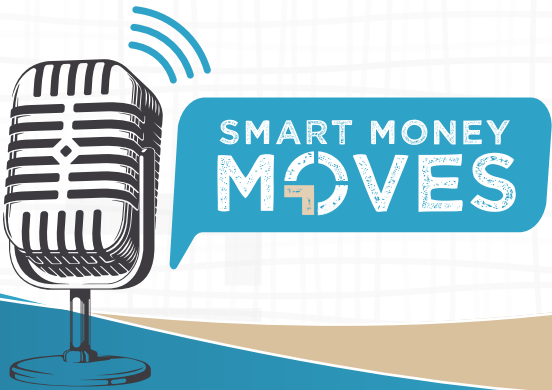


We're excited to introduce Smart Money Moves, our brand-new podcast designed to help you build confidence in your financial journey.



Henrico
Federal Credit Union

Notes of
INTEREST

FALL | OCTOBER | 2026

EXPECT THE UNEXPECTED
Building Your Emergency Fund

An emergency savings fund is one of the most valuable financial tools you can have in your financial toolbox.

Unexpected expenses such as car repairs, medical bills, or home maintenance can happen at any time. Having dedicated savings set aside helps you manage these costs with confidence, reducing the need to rely on credit cards or high-interest borrowing when surprises arise.

Building an emergency fund doesn't have to be boring. With our Save-to-Win® account, every qualifying deposit helps you grow your savings while earning entries for prize drawings. It's a fun, rewarding way to save for the future and stay on track with your financial goals.*



**KICK OFF YOUR SAVINGS
WITH A CHANCE TO WIN PRIZES**

through our Save-to-Win® account. Visit our website to learn more about this unique savings opportunity.*



Whether your goal is \$500, \$1,000, or more, every dollar saved strengthens your financial foundation. Your credit union is here to support your savings journey and help you prepare for whatever life may bring.

*Visit henricofcu.org/Save-Spend/Save-to-Win for complete details on opening a Save-to-Win account, prize drawing eligibility, official rules, and account requirements.

**SHARE SOMETHING
THAT MATTERS**

When you join our credit union, you're joining a community that is committed to helping members thrive financially.

We're here to support you every step of the way, and we're proud to extend that support to those you care about. This holiday season, spread the word about the credit union difference and invite your family and friends to discover the advantages of membership.



SHARE THE CREDIT UNION DIFFERENCE
Friends. Family. Coworkers. Neighbors.
Earn more and save more when you are a member of Henrico FCU.

Membership Eligibility Required

HOLIDAY CLOSINGS

Columbus Day:
Monday, October 12th

Veterans Day:
Wednesday, November 11th

Thanksgiving:
Thursday, November 26th and Friday, November 27th

Christmas:
Thursday, December 24th and Friday, December 25th

SKIP A PAYMENT. KEEP THE CHEER.

Skip your loan payment this November or December through Digital Banking, by phone, or at any branch.

Give your budget a holiday break and enjoy a little extra for what matters most. Skip-A-Pay authorizes Henrico Federal Credit Union to extend your final loan payment. Not all loans will qualify.

The \$30 processing fee per loan will be automatically deducted from your Share/Savings and/or Checking Account unless another payment arrangement is made. Interest will continue to accumulate on your loan during the month you skip your payment. Payments made through Payroll Deduction will be deposited into your Share Savings Account for the month in which you are skipping a payment. Loans must be current at the time of request. Loans may not be in a current modification, extension or workout program. Any credit life and/or credit disability insurance, debt protection or GAP coverage on loan(s) may not extend beyond the original maturity date. New loans are eligible for Skip-A-Pay after the first payment has been received. Processing fee(s) must be available, or Skip-A-Pay cannot be processed.

CALL FOR NOMINATIONS

The nominating committee is now accepting applications for the Board of Directors.

Applicants must be an active member of the credit union in good standing¹, at least 18 years of age, bondable, and able to attend and actively participate in all regular meetings and various ad-hoc committee meetings. In addition, interested candidates should be highly motivated; knowledgeable about financial management, information systems, personnel management, marketing, or strategic planning; and willing to support the credit union with these professional skills.



Please contact the nominating committee chair, Barry Lawrence, by email at brlawrencesr@gmail.com. All nominations must be received by November 5, 2026.

¹ "Good standing" is defined as one who has never caused the Credit Union a loss or had an adverse history of share draft (checking) overdrafts.

MS. ROOSALINA'S CORNER PICK THE PUMPKIN



Being money smart means making thoughtful choices before you spend.

Look at prices, compare your options, and think about what gives you the most for your money. A good deal can help you spend less and leave a little more to save for something you really want later.

CAN YOU PICK THE BEST DEAL?

Ms. Roosalina is shopping for pumpkins. Help her figure out which one is the best deal:

Pumpkin Patch A
1 pumpkin = \$6



Pumpkin Patch B
2 pumpkins = \$10



Pumpkin Patch C
3 pumpkins = \$18



Answer: Patch B! Each pumpkin costs \$5

