

MAKE LIFE MORE AFFORDABLE
REFINANCE & SAVE



Henrico
Federal Credit Union

Notes of
INTEREST

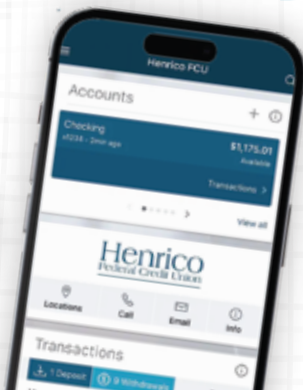
SUMMER | JULY | 2026

CHECKING
THAT FITS
YOUR LIFE

No two members manage money exactly the same way, which is why Henrico Federal Credit Union offers checking account options designed to fit your lifestyle.

Whether you prefer the convenience of digital banking or want an account with enhanced benefits, our eVantage, Select Advantage, and Student Advantage Checking make everyday banking simple and rewarding.

These accounts offer the option to enroll in Direct Deposit and eStatements, helping you make your finances easy to manage.



AUTO LOAN DISCOUNTS

Members with checking account relationship benefits could earn a 0.25% discount on an auto loan rate, helping you save money over the life of your loan.*



From everyday purchases to long-term goals, we're here to help make managing your money easier and more rewarding.

*Not all applicants will qualify



SMART WAYS TO STAY
SAFE FROM AI FRAUD

Technology is changing quickly, and unfortunately, scammers are changing with it. Artificial intelligence (AI) is making scams more convincing than ever, creating messages, phone calls, and even videos that can look and sound real.

One of the best ways to stay protected is to slow down and think before you click or respond. Be cautious of urgent messages asking for personal information, passwords, payments, or links that seem suspicious.

If something feels off, contact the company or person directly using a trusted phone number or website you already know.



You can also protect yourself by using strong passwords, turning on multi-factor authentication when available, and regularly monitoring your accounts for unusual activity. Staying alert and taking a few smart precautions can go a long way toward keeping your information safe.



Do you currently have an auto loan with another financial institution?

Refinancing your loan with Henrico Federal Credit Union could help you lower your monthly payment, reduce your interest rate, or even pay off your loan sooner.*

We offer competitive rates and a simple, hassle-free process for cars, trucks, SUVs, motorcycles, and RVs. Whether your goal is to save money each month or get better loan terms, our team is here to help you explore your options and find a solution that works for your budget.

A better auto loan may be easier than you think. Contact us to learn how refinancing could help you save or apply online at henricofcu.org.



*Not all applicants will qualify

LOWER YOUR PAYMENT WITH AN AUTO REFINANCE

HOLIDAY CLOSINGS

We will be closed in observance of the following holidays.

Independence Day
July 4th

Labor Day
September 7th

VISIT OUR NEW SHORT PUMP BRANCH

Have you had a chance to visit our newest Short Pump branch?

We invite you to stop by and explore this beautiful, conveniently located space designed with you in mind. From its modern look and feel to its welcoming atmosphere, this branch reflects our commitment to providing a comfortable, easy experience.



Whether you're opening an account, applying for a loan, or just stopping in to say hello, our team is here to help. We'd love to see you soon!

MS. ROOSALINA'S CORNER SUMMER SAVINGS CHALLENGE

Summer is full of fun, and it's also a great time to practice smart money habits!

This summer, challenge yourself to become a Super Saver by setting a small savings goal. Maybe you want to save for a new toy, a special outing, or something fun for back-to-school.

Here's a fun way to get started: Every time you get money from chores, birthdays, lemonade stands, or helping around the house, try the "Save Some" rule. Put a little aside before spending the rest. Even small amounts can add up faster than you think!

COLOR IN THE POPSICLE EACH TIME YOU SAVE.

