

# SUMMER OF SAVINGS

Better rates + Fewer fees = More money for you



**Henrico**  
Federal Credit Union

## Notes of **INTEREST**

● SUMMER | ● JULY | ● 2023

### LET THE SAVINGS **SHINE ON**



**Certificates are hot, and the rates are not cooling off any time soon.**

Now may be the time to invest in your future with a high-yield Share Certificate. Open a new certificate in Digital Banking or visit one of our community branches to get started. Visit [henricofcu.org](http://henricofcu.org) to learn more about our current rates.



### *Smarter* **YOUTH ACCOUNTS**

We believe in instilling smart money habits in children from a young age. That's why we offer youth accounts. With fun activities, prizes and special events, Henrico FCU is here to empower our community's youth to save more.

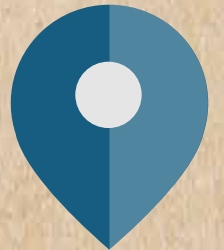


### **HOLIDAY CLOSINGS**

*Independence Day*  
Tuesday, July 4<sup>th</sup>

*Labor Day*  
Monday, September 4<sup>th</sup>

### *Visit the new* **FINANCIAL EMPOWERMENT CENTER**



Henrico Federal Credit Union is excited to announce the opening of our new Financial Empowerment Center located at Regency Square Mall in the Henrico County Public Schools Adult Education Center. The center will give us the opportunity to bring financial education to the community in a centralized location. Follow us on our social media and subscribe to our email list for future class announcements.



# SHIELD YOURSELF



Fraudsters and scammers are always looking for new ways to access your account. Identity theft is an ongoing issue. We all must constantly educate ourselves and adapt to the new phishing schemes.

Your credit union is your ally, and we are here to support you in your financial journey. There are some things you can do to shield yourself from those with nefarious intentions. Protect yourself against scams and phishing attempts with these helpful tips.

- 1 Your credit union will never call you and ask for information.**  
Scammers often pretend to be contacting you on behalf of various organizations including your financial institution. They have various ways of disguising their intent with false phone numbers, company-branded emails, or fake texts.
- 2 Block unwanted texts or phone calls.**  
If you get an email or text message from a company you do business with and think it's real, it's still best not to click on any links.
- 3 Secure your email with 2-factor authentication**  
Do not use common passwords, change passwords often, and use different passwords for all accounts.

- 4 Don't give your personal or financial information in response to a request that you didn't expect.**  
Don't call a number you are given in a text, email, voicemail, or a number from your caller ID without verifying the caller.
- 5 Resist the pressure to act immediately.**  
Anyone who pressures you to pay or give them your personal information is likely a scammer. Stop and talk to someone you trust. Hang up and call the company-verified phone number to confirm you are speaking to a representative.

**Please be advised that Henrico FCU will not contact members to ask for personal information such as date of birth, debit card numbers, full social security numbers, or addresses.**

Henrico Federal Credit Union is your advocate, and we are here to help you. Please reach out to us if you are unsure and help us protect you from potential scams and phishing attempts. If you are ever unsure of a solicitation for information, please hang up and contact us directly.

## Superstar SPOTLIGHT

### Katie Bailey

Katie Bailey is the Marketing and Community Development Representative. She joined the credit union family almost 7 years ago. Katie loves the staff at the credit union and the opportunities she has been given to grow with the credit union.

In her free time, she loves taking trips on the weekend, hanging out with her family, binge-watching shows, and learning new activities she randomly finds interest in and never does them again. Currently, she is watching The Great on Hulu®. In the summer, some of her favorite activities are going to cook outs, hanging out at the river, and going on picnics. Her favorite food is Asian.



## Ms. Roosalina's Corner

### JOIN OUR SUMMER READING TREASURE HUNT

Pick up your summer reading package at any of our community branches.

