

thankful

FOR OUR MEMBERS

Henrico  
Federal Credit Union

Notes of  
**INTEREST**

FALL | OCTOBER | 2022

## MEMBERSHIP ADVANTAGES

Are you taking advantage of everything your credit union has to offer you? Here are a few lesser-known products, services, and benefits that we offer at Henrico Federal Credit Union.



### CLUB ACCOUNTS

Do you have a holiday, special event, school expense, or other personal expenses that you're trying to save up for? Club accounts are a specific type of savings account to help you directly save for these types of events.



### CUREWARDS

Our Visa® Platinum Rewards card does so much more than just give you points towards cash back, merchandise, or travel. You can visit [henricofcu.org](http://henricofcu.org) to learn more.



### DISCOUNT TICKETS

Sometimes you don't have to pay full price to do something fun! Here at Henrico Federal Credit Union, we partner with Regal Theaters, Busch Gardens®, and Water Country USA® to offer our members tickets at discount prices.



### STUDENT CHECKING

Our Student Advantage Checking accounts offer great benefits for those under the age of 21. With Student Advantage Checking your account won't have any monthly service fees.



### VOICE BANKING

Voice Banking is a secure, automated service that allows you to quickly perform account transactions from any touch-tone phone, any time, day or night. With Voice Banking you can check your balances, learn about recent account activity, transfer funds between your HFCU accounts, stop payment on checks, or change your personal Voice Banking PIN.



### GREENPATH®

Henrico Federal Credit Union partners with Greenpath Financial Counseling to help all of our members navigate life's financial challenges and opportunities. Call today at 877.337.3399, and let them know that you are a member on your path to financial fitness.

## CALL FOR NOMINATIONS

The nominating committee is now accepting applications for the Board of Directors. Interested candidates should be a member of the credit union in good standing, possess positive credit history, highly motivated, knowledgeable about financial management, information systems, personnel management, marketing or planning, and willing to support the credit union with these professional skills.



Candidates should contact the Nominating Chairperson, Barry Lawrence by phone at 804.339.4885 or email at [brlawrencesr@gmail.com](mailto:brlawrencesr@gmail.com). All nominations must be received by November 5, 2022.

# Make the season brighter with Skip-A-Pay!

## SKIP YOUR NOVEMBER OR DECEMBER LOAN PAYMENT.

Set up your Skip-A-Pay with **Digital Banking** or complete this form.

Name: \_\_\_\_\_

Daytime Phone # \_\_\_\_\_

Co-signer Name (if applicable) \_\_\_\_\_

Please indicate the loan(s)\* you wish to skip:

Member # \_\_\_\_\_ Loan # \_\_\_\_\_ (Auto/Personal)

Member # \_\_\_\_\_ Loan # \_\_\_\_\_ (Auto/Personal)

Member # \_\_\_\_\_ Loan # \_\_\_\_\_ (Auto/Personal)

\_\_\_\_\_ Date \_\_\_\_\_  
Signature

\_\_\_\_\_ Date \_\_\_\_\_  
Co-Signer Signature (if applicable)

Please skip this payment for the month of:

- November 2022
- December 2022

Mail to:  
Henrico FCU  
Skip-A-Pay  
9401 West Broad St.  
Henrico, VA 23294  
or drop off at any branch.

By signing above, you authorize Henrico Federal Credit Union to extend your final loan payment. Home equity loans, Visa® Credit Cards and Line of Credit Loans are not eligible for Skip-A-Pay. Loans that may be skipped include auto loans and personal loans. The \$30 processing fee per loan will automatically be deducted from your Share/Savings and/or Checking Account unless other payment arrangement is made. Interest will continue to accumulate on your loan during the month you skip your payment. Payments made through Payroll Deduction or Direct Deposit will be deposited into your Share Savings Account for the month in which you are skipping a payment. Loans must be current at 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 first payment has been received. Processing fee(s) must be available or Skip-A-Payment cannot be processed.

## SWIPE-TO-WIN

Use your Henrico FCU debit or credit card **between November 21 - December 31, 2022**, and you will automatically be entered to win weekly prizes! To be eligible, all you have to do is use your Henrico FCU debit or credit card for purchases. Follow us on Facebook® for weekly announcements of prizes.



## WATCH YOUR SAVINGS GROW!

Invest in one of our Share Certificates today. Visit our website and learn more about our current rates and any specials available for our members.

Get started today by accessing Digital Banking\* and choosing the "Open a New Account" option. If you have questions about special offers please call us at 804.266.0290 or stop by any branch location!

## Roosalina's Corner



## HOLIDAY CLOSINGS

*Columbus Day*  
Monday, October 10, 2022

*Veterans Day*  
Friday, November 11, 2022

*Thanksgiving*  
Thursday, November 24, 2022

*Christmas*  
Monday, December 26, 2022



## TEAM PLAYER SPOTLIGHT

Jessica Slattery has worked for the credit union since July of 2021 and was promoted to Senior Teller in October 2021. Her favorite hobbies includes, reading, writing, pottery, art, and hiking nature trails. The relationships she has formed while working at the credit union has been special. She says that working so closely with members and co-workers provides a good foundation to build bonds.

Currently, she is reading *The Magicians* by Lev Grossman, and watching *Supernatural*. She loves breakfast, whether it's eggs, bacon, or pancakes. Jessica loves fall so she can go apple picking, visit wineries, or go for a drive in the country to see all the Fall colors.

Jessi, thank you for all you do for our members!

\*Message and Data rates may apply.

This credit union is federally insured by the National Credit Union Administration. Equal Housing Lender.

