Support local businesses

October 16th 10am to <u>2pm</u>

ARMERS

● FALL ● OCTOBER ● 2021

Henrico Federal Credit Union



Notes of INTEREST

FOOD TRUCKS & FRIENDS

The branch lobbies are open and we welcomed everyone back this summer. We had a wonderful time celebrating all of our branches with lobby days featuring food trucks, friends, and fun! Be on the lookout for more food truck events at all of our branches in the future! Follow us on Facebook[®] for food truck schedule updates.





Home Equity Loan or LINE OF CREDIT?

Do you know the differences between our Home Refinance/Home Equity Loan and our Home Equity Line of Credit?

Home Refinance/Home Equity Loan¹

- Loans from \$10,000 to \$500,000
- Fixed-rate and payment with terms up to 30 years
- Closing costs as low as \$595
- Borrow up to 90% of your home's value
- Primary residence and second home in Virginia

Home Equity Line of Credit²

- Line of Credit limits from \$10,000 to \$400,000
- No closing cost options available
- Borrow up to 80% of your home's value
- Access to available funds
- Primary residence and second home in Virginia



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.

Interested candidates should contact the Nominating Chairperson, Barry Lawrence by phone at 804.339.4885 or email at brlawrencesr@gmail.com. All nominations must be received by November 5, 2021.

the home Equity Line of Oreal may vary, minimum APK is 3 your credit line any time during the first five years after closin hail. If you close your Home Equity Line of Credit Plan and s .00. If you decide not to enter into this plan within three busin

aisal of property is requested or subordination documents are created. Maximum loan amount is \$ th a 15 year-term; \$56.66 at 3.24% APR with a 20-year term; \$44.84 at 3.49% APR with a 30-year licant's credit rations and length of loan term. If you decide not to enter into this plan within three bu hige. Not all borrowers will duality for the lowest at based on a \$10,000 loan: \$96.50 at 2.99% APR premiums, if applicable and your payment may be ty brochure, you are entitled to a refund of any fee

. If you close your Home Equity Line of Credit f tisfy the security instrument within 13-36 month ss days of receiving this disclosure and the hor

Give yourself the gift of a month off of payments! SKIP YOUR NOVEMBER OR DECEMBER LOAN PAYMENT.

Set up your skip-a-pay with Henrico FCU Digital Banking or complete this form.

Name:		Please skip this payment
Daytime Phone #		
Co-signer Name (if applicable)		November 2021 December 2021
Please indicate the loan(s)* you wish	to skip:	
Member # Loan #	(Auto/Personal)	
Member # Loan #	(Auto/Personal)	Mail to:
Member # Loan #	(Auto/Personal)	Henrico FCU
X		Skip-A-Pay
Signature	Date	9401 West Broad St.
X		Henrico, VA 23294
Co-Signer Signature (if applicable)	Date	or drop off at any branch.
By signing above, you authorize Henrico Federal Credit Unit not eligible for Skip-A-Pay. Loans that may be skipped inclu your Share/Savings and/or Checking Account unless other your payment. Payments made through Payroll Deduction o a payment. Loans must be current at time of request. Loans insurance, debt protection or GAP coverage on loan(s) may been received. Processing fee(s) must be available or Skip-	de auto loans and personal loans. The \$30 processin payment arrangement is made. Interest will continue r Direct Deposit will be deposited into your Share Sar may not be in a current modification, extension or win not extend beyond the original maturity date. New lo	ng fee per loan will automatically be deducted from to accumulate on your loan during the month you skip vings Account for the month in which you are skipping orkout program. Any credit life and/or credit disability

HOLIDAY CLOSINGS

Columbus Day Monday, October 11, 2021

Veterans Day Thursday, November 11, 2021

Thanksgiving Thursday, November 25, 2021

Christmas Eve Friday, December 24, 2021

Christmas Saturday, December 25, 2021

New Year's Day Saturday, January 1, 2021

GET COVERED with Aflac"

Aflac is an extra measure of financial protection. When you're sick or hurt, our trusted partner Aflac pays cash benefits directly to you, unless otherwise assigned, to help you and your family with unexpected expenses.

For more information about policy benefits, limitations, and exclusions, please contact your Aflac insurance agent, Alex Brown, SPC at 804.243.0808 or c12_brown@us.aflac.com.



AFLAC is not associated with the Credit Union or NCUA. Coverage is underwritten by American Family Life Assurance Company of Columbus. In New York, coverage is underwritten by American Family Life Assurance Company of New York. Policies may not be available in all states. There may be indirect administrative or other costs. Worldwide Headquarters | 1932 Wynnton Road | Columbus, Georgia 31999



Team Player SPOTLIGHT

Michelle Gallaher is part of the Contact Center team and has been with the credit union for three years. Her hobbies include reading and gardening. She is currently reading the All Souls Trilogy by Deborah Harkness and works to catalog her private library in her free time. She is at 937 books and counting! Her favorite flower in her garden is the Calla Lily. Michelle states that she loves the credit union and "our regulars who call in and always put a smile on my face."

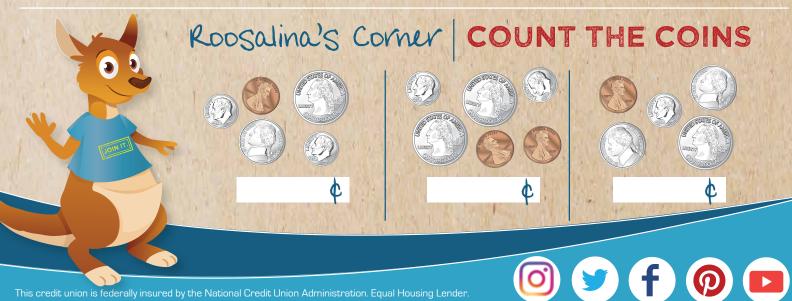
Thank you for all you do for our members, Michelle!

WIN WEEKLY PRIZES By Using your Henrico FCU Debit or Credit Card

Use your Henrico FCU debit or credit card from November 22 - December 31, 2021, 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.



Not a lottery. No purchase necessary. Must be at least 18 years old to enter. Winners will be determined by random drawing from all eligible entries received. See official rules on our website for details



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