

Visit our branches for  
Food Truck FRIDAYS



Henrico  
Federal Credit Union

# Notes of INTEREST

● SUMMER | ● JULY | ● 2022

## RACE TO A BETTER RATE THIS SUMMER!



### You could lower your auto loan rate by 1% APR!\*

Are you looking to refinance your existing car loan from another financial institution? Let Henrico FCU try to beat your current rate from another financial institution by 1% APR\*.

Apply online today at [henricofcu.org](https://henricofcu.org). For more information call 804.266.0290, or visit one of our convenient branch locations.

\*APR= Annual Percentage Rate. Rates based on creditworthiness and loan term. Not all applicants will qualify. Verification of the current rate and remaining term is required. Lowest rate possible is 1.74% APR. Offer applies to new loans only; existing Henrico FCU or Bellwood CU loans do not qualify for this offer. Offer could end at any time. Limitations may apply, call us for details. Interest accrues from the date of funding.



## UPCOMING EVENTS AND CLOSINGS:

**Food Truck Fridays**  
continue every Friday at various  
branches through the summer!

**Independence Day**  
Closed July 4, 2022

**Labor Day**  
Closed September 5, 2022



## Roosalina's Corner

### ALL ABOUT QUARTERS

Today we're learning about quarters! A quarter is a U.S. coin made out of a metal mix between nickel and copper. A quarter is twenty-five cents and four quarters together equals a dollar.

George Washington, the first president of the United States of America is always on the front, but quarters have all types of different



designs on the back! An eagle is most often used, but there are pictures for each of the 50 states, many national parks or monuments, or important American women.

To learn more about quarters, watch our Read With Roo feature on our YouTube® channel. What kind of quarters have you collected?



# TEAM PLAYER SPOTLIGHT

Jennifer Giroux is currently an Assistant Branch Manager here at Henrico Federal Credit Union's Dixon Powers branch. Jennifer has been working at the credit union for over 18 years! Jennifer states that her favorite part about working at Henrico Federal Credit Union is the members. Jennifer says, "They are my second family, and I enjoy helping them any way I can. It is a privilege to have members come to you and trust you to help them with all of their different needs. Whether the need is a new vehicle to even celebrating a life event, I am so happy to be here with them," Jennifer is so excited for summertime and absolutely loves being on the water. She can't wait to be out boating and tubing on the river while enjoying her favorite refreshing beverage of choice, Chick-fil-a's diet lemonade.

Thank you for all you do at the credit union, Jennifer!



## Summer DIGITAL BANKING TIPS

- 1 If you misplace your debit card, there is no need to panic! You can temporarily lock and unlock your debit card right from our app. If you realize your debit card is lost for good, you can easily re-order a new card for yourself as well.
- 2 A great way to keep your budget on track this summer is by setting up account alerts within your Digital Banking app!\* You can set a balance alert to notify you if your account dips below a specified amount or rises above a set amount. You can also set transaction alerts to set the maximum amount of money you can spend from an account before receiving an alert. This is a great way to keep from buying too many souvenirs on that vacation you've been saving for!
- 3 While you're all over town enjoying the sunshine, you can deposit your checks right through the app wherever you may be! Be sure to follow all of the instructions carefully when doing so, we want to keep you and your money safe.
- 4 The last cool feature we want to highlight here is our secure messaging. This is a great way to get your questions answered through a representative without having to call in, but still keeping your information safe and secure. You can directly select the account you have questions about and you can start a conversation about it whenever is convenient for you! Your secure message conversations are monitored during business hours by our Contact Center, just like your calls!



We hope you enjoyed exploring all of these great Digital Banking app features. All of our great technological advancements will make managing your finances so much easier! To explore these features and more in greater detail, check out the app for yourself or check out our YouTube® channel. We have lots of great how-to videos to help out all of our members.

## Congratulations SCHOLARSHIP RECIPIENTS

Our scholarship winners were announced at our 2022 Annual Meeting, but we'd like to take a moment to honor them here too!

**Kearston Gonzales:**  
Fran Chaffin  
Memorial  
Scholarship



**Steven Lower:**  
Judy A.  
Davis-Poore  
Memorial  
Scholarship



**Ty Lacey:**  
Continuing  
Studies  
Scholarship



We wish our award recipients the best of luck in their future education endeavors!

\*Message and Data rates may apply.  
This credit union is federally insured by the National Credit Union Administration. Equal Housing Lender.

