



Drive into Fall

WITH A BETTER LOAN RATE

Apply today and you could see your payment change too.

Henrico
Federal Credit Union
www.henricofcu.org

Notes of INTEREST

FALL | OCTOBER | 2018

5 tips on raising MONEY-SMART KIDS



Teach your children
the value of a dollar in
a cashless world.

1

Help them set a goal

Then show them how to track their progress. Help them check their account balance online.

2

Play games

Games like Monopoly, Payday and Life teach kids real-world money skills in a fun way. They'll learn how investing early pays off, how expenses can impact their finances and how to manage curve-balls.

3

Involve them in planning and budgeting

Kids learn by the examples set for them. Involve them in planning and budgeting for a big family decision like a vacation or car purchase. Give them tasks to research, and let them give input.

4

Give them an allowance and find opportunities

Let kids earn an allowance by doing household chores. Treat the chores as a job, where they only receive pay when they are done. Help your child find other ways to earn and manage money like selling clothes and toys at a consignment shop.

5

Give the gift of savings

This holiday season, give the gift of savings with a youth certificate. With a \$100 minimum deposit and a yield of 6.00% APY, it's easy for kids to see their money grow faster.*

*APY = Annual Percentage Yield. Rate effective as of October 1, 2018 for individuals 21 and younger. Penalties for early withdrawals may apply. Penalties or applicable fees may reduce your earnings. Limit one account per member. Accounts must be opened with minimum of \$100, not to exceed \$1,000. This offer may end at any time without notice. This credit union is federally insured by the National Credit Union Administration.



Stop in and see us!

NEW BRANCH IN SHORT PUMP!

LOBBY MONDAY - FRIDAY 10AM - 6PM
SATURDAY 9AM - 12PM
DRIVE THRU MONDAY - FRIDAY 9AM - 6PM
SATURDAY 9AM - 12PM

4690 POUNCEY TRACT RD.
GLEN ALLEN, VA 23059

(next to Fasmart & across from Short Pump Middle School)



Branch Spotlight: SCHOOL BRANCHES

Through a partnership with Henrico County Public Schools, Henrico Credit Union is proud to provide student-run branches in three area high schools and one middle school as part of our commitment to our community and financial education.

Each year, a select group of students are hired as Associate Member Service Representatives. These students run a fully operational branch, develop and execute business plans and teach their members the value of sound financial management.

Students, Faculty and Staff can visit the Student Branches during the school year at specified hours.

School branches give the credit union the opportunity to work cooperatively with educators and parents to develop financially responsible young adults right in their school, where it's convenient.



Panther Branch
Hermitage High School



Warrior Branch
Henrico High School



Wildcat Branch
Deep Run High School



Husky Branch
Short Pump Middle School

Have more **JINGLE** in your pocket for the holidays



SKIP YOUR NOVEMBER OR DECEMBER LOAN PAYMENT.

Save \$5 when you return this completed coupon by November 13, 2018.

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)



Please skip this payment for the month of:

☐ November 2018

☐ December 2018

X _____
Signature

_____ Date

X _____
Co-Signer Signature (if applicable)

_____ Date



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 are not eligible for Skip-A-Pay. The \$35 processing fee per loan will automatically be deducted from your Share/Savings and/or Checking Account. If the completed form is received at the West Broad Office no later than 5:00 pm on Monday, November 13, 2018 the processing fee will be \$30. 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. New loans are eligible for Skip-a-pay after first payment has been received. Processing fee(s) must be available or Skip-A-Pay cannot be processed.



NOMINATIONS Board of Directors

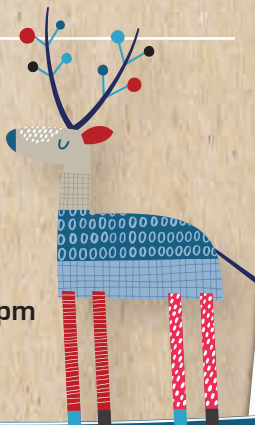
The nominating committee is now accepting applications for the Board of Directors. Interested candidates should be a member of the credit union in good standing, possess positive credit history, highly motivated, knowledgeable about financial management, information systems, personnel management, marketing or planning, and willing to support Henrico FCU with these professional skills. Interested candidates should contact the Nominating Chairperson, Shirley Edwards by phone at 804.501.4452. All nominations must be received by November 13, 2018.

Holiday Closings

Columbus Day: Monday, October 8

Thanksgiving: Thursday, November 22

Christmas: Monday, December 24 at 12:00pm
Tuesday, December 25th



Your Credit Union is
a proud sponsor of



NOMINATE A TEACHER WHO IS MAKING A DIFFERENCE!

Henrico Federal Credit Union is proud to partner with NBC12 to recognize teachers in our community that are making a difference. Excellence in Education acknowledges teachers who inspire greatness, develop our children's self-worth and provide the lessons that last a lifetime.

To nominate a teacher, simply fill out the form on the Excellence in Education page at HenricoFCU.org.

