KIDS CLUB

Hop into savings!

COMING SOON!



Henrico Federal Credit Union

www.henricofcu.org

Notes of INTEREST

WINTER | JANUARY | 2019

5 tips on to GET FISCALLY FIT

Kick start your year with healthy financial habits you can keep.



1 Slim down the extra expenses

Are you paying extra fees or for subscriptions you aren't using? Cut them out of your expenses, and instead use that amount as an automatic deposit to your savings.

2 Write down your goals

Jot down your goals and put them up somewhere you will see them often like the bathroom mirror. Print off pictures that are associated with the goal to make it feel more tangible.

3 Train your fiscal muscles

Attend a workshop at the credit union or take a course online. Meet with a credit union representative to go over your goals and get help finding ways to achieve them.

4 Quit bad habits and start a better one

The first of the year is a great time to quit a bad habit like vending machine candy bars, cigarettes or fancy coffee drinks. Instead take the money used for that daily habit and put it in a separate savings account for a goal that's important to you. Pick a goal that has an shorter pay off like a summer vacation to help quit the bad habit.

5 Put yourself first

Automatically deposit a portion of your paycheck each month into savings. Be sure the deposit goes in before you pay any bills or expenses. Avoid the urge to transfer or spend the money by opening a separate savings account.

Congratulations TEACHERS!

Henrico Federal Credit Union is proud to partner with NBC12 to recognize teachers in our community that are making a difference. Congratulations to our winners:

October:
Lisa Robinson,
Glen Lea Elementary School



November:
Cathy Langford,
Blackwell Primary School

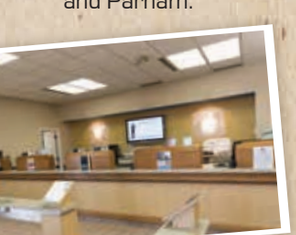


To nominate a teacher, simply visit our Excellence in Education page at HenricoFCU.org and tell us how they make a difference in their school and community.

NBC12 EXCELLENCE in EDUCATION

Branch Spotlight: DIXON POWERS

The Dixon Powers branch, which once served as the headquarters for Henrico FCU, is available to serve you at the Henrico County Courthouse, near Staples Mill and Parham.



Dixon Powers Branch
8611 Dixon Powers Dr
Henrico, VA 23228
804-266-0290
Branch Manager: Cindy Lentz
Assistant Branch Manager: Kim Basye

Life is Mobile SO ARE WE

RELATIONSHIPS MATTER

Now there are two ways to access your Henrico FCU account with your mobile device. For the best mobile experience use the Henrico FCU mobile app. Search for Henrico FCU on the App Store or Google Play and download the app onto your mobile device.

You can also log into Internet Banking directly from HenricoFCU.org. Simply log in to your account, expand the account menu and choose balances for an overview of your account. *For an optimized experience turn your phone to landscape view to see a detailed history.*



Scholarships AVAILABLE!



Scholarships can save you a lot of money when paying for school expenses! If you are a student graduating from high school in 2019 or an adult continuing your education, you are invited to apply for a credit union scholarship. ALL completed applications, including the completed essays, can be mailed to 9401 West Broad St., Henrico, VA 23294 or dropped off at any branch location no later than Friday, February 15, 2019.

Visit the scholarships page on our website for more information.

Holiday CLOSINGS

Lee-Jackson Day:
Friday, January 18
(Woodman & Nine Mile only)

Martin Luther King, Jr Day:
Monday, January 21

Presidents' Day:
Monday, February 18

Board of Directors NOMINEE BIOS

SAVE THE DATE
ANNUAL MEETING
MAY 1, 2019

ALLISON BUSCHY

Allison Buschy has served as a member of the Henrico Federal Credit Union Board of Directors since 2010. She has also been a member of the personnel, nominating, and scholarship selection committees. Currently she is serving as the Vice Chairman for Henrico FCU.

When asked about her current motivation and how she plans to contribute to the credit union:

> I am committed to ensuring the members of the credit union are served in the best way possible. This includes not only looking for new and better ways to serve our members, but also being true to the core values that have made the credit union what it is today.

Allison is currently an educator at Hermitage High School Technical Center. She was previously the Assistant Director of Recreation & Parks for Henrico County. Prior to that, she worked in the Public Utilities Operations Division where she was involved with budget development, monitoring expenditures, and balancing accounts.

VERONICA GIBSON

Veronica Gibson has served as a member of the Henrico Federal Credit Union Board of Directors since 2012. She has also been a member of the Scholarship Committee and Budget Committee and has served 3 years as Board Secretary for Henrico FCU.

Veronica is a retired Henrico County Public School employee. Currently she is employed as an Assistant Professor at Virginia State University teaching Microcomputer Concepts and Computer Information Systems. She also works part-time with Adult Education at Henrico County Public Schools. She volunteers with Second Union Rosenwald School Museum in Goochland County and Virginia Vipers Athletic Association. She serves on the Video Ministry team at 5th Baptist Church.

When asked about her current motivation and how she plans to contribute to the credit union:

> As a long time member, I believe in, and will continue to support the credit union's core values; in addition, I welcome any opportunity to support member needs.

Voting Rules & Regulations: Nominations may also be made by petition, signed by a minimum of 1% of the members of Henrico FCU (maximum 500). Nominations by petition must be submitted to the secretary of the Board of Directors by February 15, 2019. The petition must be accompanied by a statement of qualifications, biographical data and a certificate, signed by the nominee that s/he is agreeable to nomination and will serve if elected. There will be no nominations from the floor at the Annual Meeting, unless at that time there are not sufficient nominees for the open Board positions. To be eligible to vote you must be a primary member of Henrico FCU and be at least 16 years of age.



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Subscribe to our YouTube Channel for how-to videos, product introductions, announcements financial tips and more! Go to YouTube.com and search "Henrico Federal Credit Union" and click "Subscribe".

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