

APRIL IS YOUTH
financial literacy month



Henrico
Federal Credit Union
www.henricofcu.org

Notes of
INTEREST

● SPRING | ● **APRIL** | ● 2019



KIDS CLUB

Hop into savings!

NOW AVAILABLE

Help your child hop into savings with Kash, Penny, Ms. Roosalina and the gang!

Acquiring good financial skills at a young age has lifetime benefits. Our goal is to help youth become confident about money, so they'll make smarter financial decisions as adults. Open a youth savings account for your child with just \$5.00 and kids will have access to games, dividends to see savings grow, learning activities and an opportunity to earn prizes for making smarter financial choices.

Henrico Federal Credit Union is committed to helping youth make smarter choices.

Open an Account today!




Ms. Roosalina's Corner


SAVE. SPEND. SHARE.


It's never too early to start teaching children about money and how to manage it best. One of the simplest ways we can get started, is talking to them about saving, sharing, and then spending. It's of crucial importance that we get our children focused on a savings habit first. Over half of United States population has less than \$1,000 dollars in their savings account. This means that many

Americans are inadequately prepared for emergencies that may arise. Let's help our children get a head start, and begin filling up their savings accounts now. Each time they receive money, encourage them to put at least 20% in savings before making plans to spend what they've received. Join us next month as we talk more about saving, sharing, and then spending.

You're invited to our **ANNUAL MEETING**

 **When:** May 1, 2018
at 6:00 PM

 **Where:** Jefferson Lakeside
Country Club
1700 Lakeside Ave.
Henrico, VA 23228

 **RSVP:** RSVP by April 19 to
lucyam@henricofcu.org
or 804.266.0290
ext. 1145

Holiday **CLOSINGS**

Memorial Day
Monday, May 27, 2019

Independence Day
Thursday, July 4, 2019

5 Protect yourself from fraud USING YOUR DEBIT CARD



Gas pumps are increasingly a target for card skimmers. Choose the "credit" option to give you extra protection at the pump.



When traveling to a new location, be wary of where you use your debit card. Opt for the "credit" option to protect your account.



When purchasing an item with a big price tag, earn rewards with a credit card. Plus, you'll have extra protection if something goes wrong.



Secluded and isolated ATMs are targets for hackers so use ATMs in well-known public areas that have traffic.



If you use your debit card at a restaurant remember that once your card leaves your site, it's not in your control.

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:

January

Meg Switzer, Lee Davis High School



February

Michelle Hughey, St. Josephs Villa



March

Amanda Hach, Glenn Allen High 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.



Branch Spotlight: BELLWOOD

The Q.M. Depot Federal Credit Union, now named Bellwood Credit Union, was chartered in 1951 to serve the government and civilian employees of Defense Supply Center Richmond in Chesterfield County Virginia. In 2012, Bellwood CU merged with Henrico Federal Credit Union. The Bellwood name was retained to further acknowledge the commitment to DSCR and the surrounding community.



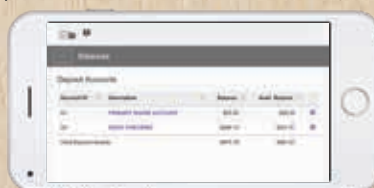
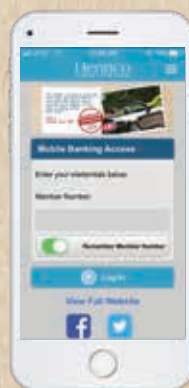
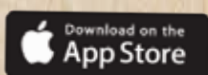
Bellwood CU Branch

7101 Jefferson Davis Hwy
North Chesterfield, VA 23237
804-271-0181



Mobile Banking OPTIONS

For the best mobile banking experience use the Henrico FCU Mobile App. Search for Henrico FCU in the App store or Google Play, and download the app onto your mobile device. You can also log into internet banking from HenricoFCU.org. First, login to your account. Once logged in, expand the account menu and choose "balance" for an overview of our account. For an optimized experience turn your phone, then select the account to view detailed history.



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