

INTRO **1.9%** **APR*** ON ALL PURCHASES AND
FOR SIX MONTHS **BALANCE TRANSFERS**
9.90% TO 17.90% NON INTRO RATE

FALL IN LOVE WITH
THE REWARDS

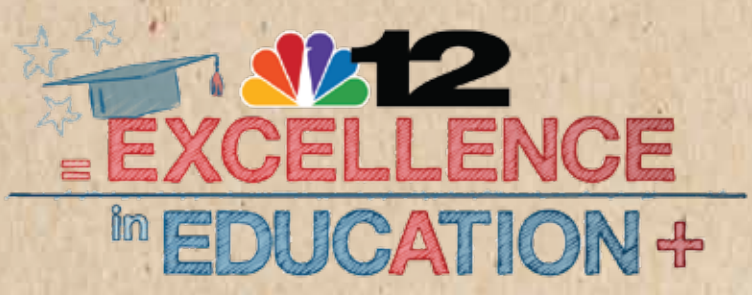


Henrico
Federal Credit Union
www.henricofcu.org

Notes of INTEREST

● FALL | ● OCTOBER | ● 2016

**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.

CHECK OUT THE SMARTER CHOICE!

It's time to make the smarter choice when it comes to your checking account. With E-Vantage Checking you'll enjoy access to your account anytime, anywhere without all the fees you've come to expect from a bank. It's our way of taking care of the people in our community.

- Services:**
- Basic Checking
 - Direct Deposit
 - E-Statements
 - Bill Pay

**Open an
account today!**



- No minimum balance or monthly service fee.
- Access thousands of FREE ATMs nationwide.
- Have access to your account anywhere, anytime, with mobile banking.
- Free Visa® debit card, free Bill Pay, free mobile deposit and free account alerts.**
- 1/4% discount on all vehicle loans.



Enjoy your retirement as you always envisioned it! At Price Perkins, LLC, we find it a privilege to help others plan for their own future and that of their children, grandchildren and friends.

**Price Perkins offers the
following services:**

- Retirement Planning
- Asset Management
- Insurance Services
- Financial Planning
- College Planning
- Educational Seminars

**Contact Litsa Kotsis at
804.592.2378 or
litsa@priceperkins.com for
a complimentary financial review.**

www.priceperkins.com

Consider the investment objectives, risks, charges, expenses and tax implications associated with any security before investing. Additional information about municipal fund securities is available in the issuer's official statements. The official statement should be read carefully before investing. Certain investments are accompanied by prospectus or other offering documents. These should also be read carefully before investing. This does not constitute an offer to buy or sell any security. Brokerage and Advisory services provided by Price Perkins through Prospera Financial Services, Inc., member FINRA/SIPC and not by Henrico Federal Credit Union. The customer will be dealing solely with Price Perkins through Prospera Financial Services with respect to brokerage and advisory services. Accounts carried by First Clearing, LLC, member FINRA/SIPC. Securities are not NCUSIF Insured/Not NCUA or Credit Union Guaranteed/May Lose Value.

*APR= Annual Percentage Rate. The fixed introductory rate applies to new purchases and balance transfers posted to a new Visa account for 180 days from the account open date. Your rate for purchases and unpaid balances after the 180 day introductory period will be adjusted to the non-introductory rate of 10.90% to 17.90% for Visa Platinum Rewards and 9.90% to 17.90% for Visa Platinum based on creditworthiness. Not all applicants will qualify for the lowest rate. Balance transfers are subject to approval. Balance transfers from other Henrico FCU loan accounts are not eligible for the Introductory Balance Transfer APR. Rates and terms are subject to change without notice.**Data rates may apply



TAKE A HOLIDAY FROM YOUR LOAN PAYMENT!

SKIP YOUR NOVEMBER OR DECEMBER LOAN PAYMENT.

SAVE \$5 WHEN YOU RETURN THIS COMPLETED COUPON BY NOVEMBER 14, 2016.



SKIP YOUR LOAN PAYMENT!

FEEL FREE TO DROP THIS OFF AT ANY OF OUR LOCATIONS.

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 2016**

☐ **DECEMBER 2016**

Mail to:

Henrico FCU Skip-A- Pay
9401 West Broad Street,
Henrico, VA 23294

X _____
Signature

X _____
Date

X _____
Co-Signer Signature (if applicable)

X _____
Date

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 14, 2016 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-Payment cannot be processed.



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 2017 or an adult continuing your education, you are invited to apply for a Henrico FCU scholarship. Restrictions apply. Please see website for more details.

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 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 14, 2016.

HOLIDAY CLOSINGS

Columbus Day:
Monday, Oct. 10

Veterans Day:
Friday, Nov. 11

Thanksgiving:
Thursday, Nov. 24
Woodman and Nine Mile offices
closed Friday, Nov. 25

Christmas:
Friday, Dec. 23,
closing at 2pm

Saturday, Dec. 24;
and Monday, Dec. 26

