

SMARTER SUMMER SAVINGS

Henrico
Federal Credit Union
www.henricofcu.org

Notes of INTEREST

● SUMMER | ● JULY | ● 2016

5 SMARTER AUTO SAVINGS TIPS

SHOP SMART

Start with AutoSMART, an online tool on our website to compare vehicles to make shopping for your next vehicle easier. Visit our auto loans page at HenricoFCU.org to get started!

KNOW ALL THE COSTS

Keep in mind the total cost of a car including routine maintenance, gas, and any unforeseen costs. Get the big picture beyond just your monthly payment.



PROTECT YOURSELF



Extended warranties, GAP insurance, life and disability insurance may be great options for you to consider, especially if you are financing more than 80% of the vehicle. While these options are not right for everyone, they are worth considering. Talk to your Henrico FCU Financial Service Representative to determine which of these products are smart choices for you.

3

HAVE OTHER LOANS?

If you have auto loans at other financial institutions, consider refinancing them with us. The savings could help lower your monthly payments.

AS LOW AS

1.99%
APR*

5

GET PRE-APPROVED

If you are considering a new car or looking for more ways to save on your existing auto, contact us today. We can help with your pre-approval request, and give you the resources you need to be on your way to enjoying your summer ride.



4 EASY WAYS TO APPLY FOR YOUR NEXT AUTO.



Apply online
through HenricoFCU.org



Ask for Henrico FCU
financing at the dealership



Give us a call at
804.266.0290



Visit any of our branches
to get pre-approved

*APR = Annual Percentage Rate. Actual rate and term are based on creditworthiness and loan collateral. The maximum Loan to Value is 125% of the vehicle's NADA value and includes any vehicle warranty, GAP or additional fees. Your Loan to Value may be less depending on overall creditworthiness and collateral. Rates subject to change without notice. Please contact a Henrico FCU Representative for current rates and more details. Not all applicants will qualify for the lowest rate.

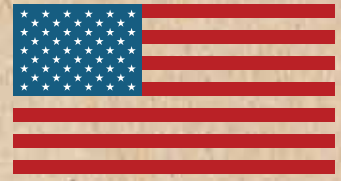
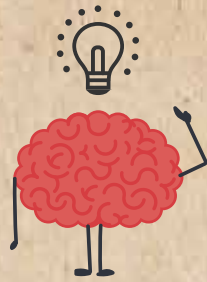
SMARTER SAVINGS

A BRIGHTER IDEA FOR YOUTH SAVINGS

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 high yield youth certificate. With a \$100 minimum deposit and a high yield of 6.00% APY*, it's easy for kids to see their money grow faster. Henrico Federal Credit Union is committed to helping youth make smarter choices.

*APY = Annual Percentage Yield. Rate effective as of June 15, 2016 for individuals 21 and younger. Penalties for early withdrawals may apply. Penalties or applicable fees may reduce your earnings. Dividend Rate is 5.84%. Limit one account per member. Accounts must be opened with \$100 minimum opening balance and \$1,000 maximum balance. This offer may end at any time without notice. This credit union is federally insured by the National Credit Union Administration.



HOLIDAY CLOSINGS

Independence Day: Monday, July 4

Labor Day: Monday, September 5

Columbus Day: Monday, October 10



HOW TO USE THE NEW VISA® CHIP CARD AT AN ATM

We are excited to introduce our new Visa debit cards with EMV Chip technology to provide our members with even better security. Using your EMV chip card at a Henrico FCU ATM is easy. Simply follow the instructions on the screen.

- 1 Insert your card and remove it. The machine will then ask you to reinsert your card.
- 2 At this time, the machine will secure your card in place while you perform your transaction. It is important that you leave the card in place while the ATM reads the chip on the card.
- 3 After you've completed your transaction, take your money and your receipt. Be sure to remove your card when prompted.

To learn more about Henrico FCU's chip debit cards, visit our website at HenricoFCU.org.

SMARTER TRAVEL TIPS

Protect your money while on vacation

USE A CREDIT CARD

Use a credit card instead of a debit card for major purchases. If your credit card is lost or stolen, you'll have limited liability. Plus, your credit card has a maximum limit, unlike your debit card, which has access to the cash in your checking account. Open a new Henrico Visa® Credit Card and enjoy an introductory 1.90% APR* on all purchases and balance transfers for 6 months [9.90% to 17.90% non intro rate thereafter]!

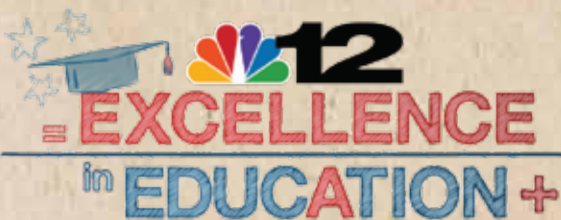
IF YOU ARE TRAVELING OUT OF THE AREA, TELL THE CREDIT UNION ABOUT YOUR PLANS

Not only do we love hearing from you, but we can also place a note on your account to prevent any interruption of service. This way we know it is you taking the fun-filled vacation!

USE THE HOTEL SAFE AND PROTECT YOUR CASH

Put laptops, credit cards, cash and any other financial information you aren't using in the safe. Don't carry large sums of cash, and watch your surroundings.

Source: Bankrate.com



NOMINATE A TEACHER!

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. We will start taking nominations for the 2016-2017 school year on Aug 1st.

CONGRATULATIONS TEACHERS!



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

- March – Samuel Brown, The Academy at Virginia Randolph
- April – Christopher Mosely, Varina High School
- May – Kristen Sidari, Alberta Smith Elementary

*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. 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.

