



Give a Hoot About
Saving
Credit Union
Youth Month



Henrico
Federal Credit Union
www.henricofcu.org



Notes of INTEREST

● SPRING | ● APRIL | ● 2017

BORROW SMARTER

BECAUSE IT'S NOT JUST
A HOUSE IT'S A HOME



HOME EQUITY LOANS AND LINES OF CREDIT

Use the equity in your home to consolidate debts or pay for home improvements. You can finance a new car or your child's education. You can even use a home equity loan like a first mortgage.



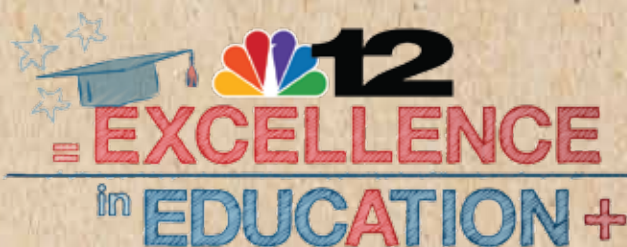
REFINANCING YOUR HOME

If you already have the home of your dreams and want to save more on your mortgage each month, we offer refinancing solutions to fit your individual needs.



PURCHASING A HOME

We've partnered with some of the area's top real estate agents to save you time and money. Not only will you benefit from years of local market knowledge, but you'll also receive a 20% discount on their commission credited at closing when financed through your credit union.



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:

Erik Evans,
Brookland MS

February:

Richard Halas,
Hopewell HS

March:

Lauren Kern,
Armstrong HS



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.

PICTURE YOUR AUTO LOAN SAVINGS IN AN INSTANT

What kind of adventure do you want to take this summer? According to the National Credit Union Administration (CUNA)'s Member Benefit Report, credit union members in Virginia can expect a 0.91% difference in their auto loan rate when compared to a bank.* Henrico FCU members could expect savings even greater than average. For instance, when compared to the average bank rate, our members can expect to save up to \$1,009 on their auto loan. What would you do with up to an extra \$1,009 in your pocket? Take a vacation? Pay off debt? When you're ready to buy, contact us. Have an auto loan at another financial institution? Refinance and save!

*Savings example based on average bank auto loan rate reported in the 2016 CUNA Benefit Report for Virginia's Credit Unions (3.51%) compare to our lowest rate of 1.99% APR over 60 months. Not all borrowers will qualify for the lowest rate.





CELEBRATE CREDIT UNION YOUTH MONTH!

FOR EVERY DEPOSIT* MADE DURING THE MONTH OF APRIL BE ENTERED TO WIN A PAIR OF BEATS HEADPHONES

WIN BEATS



*You must be a Henrico FCU member under age 21 to be eligible for the grand prize drawing. Only 1 deposit per visit. To obtain a copy of the Official Contest Rules visit www.henricofcu.org.

Did you know your credit union participates in Credit Union Direct Lending (CUDL)?

CUDL makes purchasing a vehicle easy. You can get the same great rates at participating dealers as you can right here at your credit union branch. Here's how it works:

1

Visit AutoSmart on our website

2

Click shop new or shop used

3

Search by vehicle type

4

Research your vehicle

5

Find a participating dealer



YOU'RE INVITED TO

OUR ANNUAL MEETING

CELEBRATING 50 years of service!



WHEN:

Join us for our Annual Meeting on May 3, 2017 at 6:00PM.



WHERE:

Lewis Ginter Botanical Garden
1800 Lakeside Ave.
Richmond, VA 23228



RSVP:

RSVP by April 21 to schroeders@henricofcu.org or 804.266.0290 ext. 1145.

DID YOU KNOW?

In 2002 Henrico Federal Credit Union became the first community chartered credit union in the area.

HOLIDAY CLOSINGS

Memorial Day: Monday, May 29, 2017

Independence Day: Tuesday, July 4, 2017

WE'RE HERE TO HELP YOU WITH THE JOURNEY

FINANCIAL EDUCATION & RESOURCES FOR ANY AGE

One of the best benefits of being a member of your credit union is having a representative to lead and guide you through your financial needs. As a member you have access to financial literacy & education materials, seminars, and events to help you remain financially prepared for any life event. Contact us to learn more about financial education and let us join your financial journey.



Youth & Adult Financial Literacy



Lunch & Learns



Classroom Presentations



Credit Report Assistance

