

HAPPY FALLIDAYS!

INTRO

1.9%
APR¹
FOR SIX MONTHS

**ON ALL PURCHASES AND
BALANCE TRANSFERS**
9.90% TO 17.90% POST-INTRODUCTORY RATE



Henrico
Federal Credit Union
www.henricofcu.org

Notes of

INTEREST

FALL | OCTOBER | 2017



LOANS WITH CURB APPEAL

GET A SMARTER MORTGAGE LOAN 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.

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.



HOME EQUITY LOANS AND LINES OF CREDIT

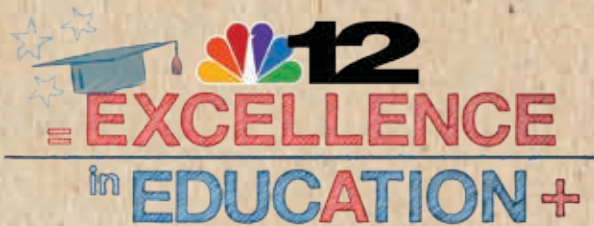
Use the equity in your home to consolidate debts or pay for home improvements. You can finance a new car or your child's education. You can even use a home equity loan like a first mortgage!

youth CERTIFICATES GIVE THE GIFT OF SAVINGS

This holiday season, give the gift of savings with a youth certificate. With a \$100 minimum deposit and a yield of 6.00% APY, it's easy for kids to see their money grow faster.



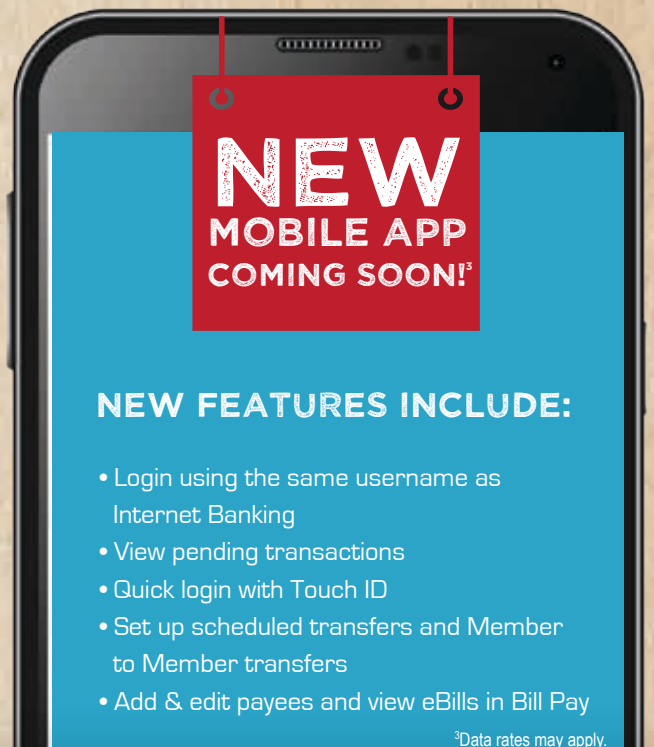
**YOUR CREDIT UNION IS
A PROUD SPONSOR OF**



*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.**



NEW FEATURES INCLUDE:

- Login using the same username as Internet Banking
- View pending transactions
- Quick login with Touch ID
- Set up scheduled transfers and Member to Member transfers
- Add & edit payees and view eBills in Bill Pay

³Data rates may apply.

²APY = 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.

¹1.9% APR Introductory Visa Credit Card offer: 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, terms and conditions subject to change without notice. 1500 bonus points are earned when \$500 is purchased on credit card within the first 90 days. Not all applicants will qualify.



TAKE A HOLIDAY FROM YOUR LOAN PAYMENT!

SKIP YOUR NOVEMBER OR DECEMBER LOAN PAYMENT.

SAVE \$5 WHEN YOU RETURN THIS COMPLETED COUPON BY NOVEMBER 13 2017.



SKIP A PAY

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 2017**

☐ **DECEMBER 2017**

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 13, 2017 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 2018 or an adult continuing your education, you are invited to apply for a Henrico FCU scholarship. Restrictions apply. Visit our website for more details.

HOLIDAY CLOSINGS

Columbus Day:
Monday, Oct. 9

Veterans Day:
Woodman and
Nine Mile offices
closed Friday Nov. 10

All offices closed
Saturday, Nov. 11

Thanksgiving:
All offices closed
Thursday, Nov. 23

Woodman and
Nine Mile offices
closed Friday, Nov. 24

Christmas:
Saturday, Dec. 23
and Monday, Dec. 25

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 13, 2017.



DID YOU KNOW?



The first HFCU scholarship was offered to the membership in 1990 and was valued at \$1,000.

