

Cheers to the summer  
you've been waiting for!



Henrico  
Federal Credit Union

Notes of  
**INTEREST**

● SUMMER | ● JULY | ● 2021



Do you have a vehicle loan at another bank or credit union? Bring your loan to Henrico Federal Credit Union, and let us try to beat your current rate by 1% APR\*.

Our rates are great and we want to try to save you some cash for the summer. Contact us today to refinance and save.

Apply directly on Digital Banking or our website at [henricofcu.org](http://henricofcu.org) today!

GET IT  
WHILE IT'S  
HOT!

AUTO REFINANCE  
Rates As Low As

**1.74%** APR\*

*Refinance and save!*



## THE MARKET IS *Sizzling*

Are you looking to buy a home? The market is hot and inventory is moving fast. If you are looking to buy or sell, contact us today and get started. We can help you understand your options. If you plan on staying in your current home, but would like to take advantage of some searing rates or want to move forward on a home project, we have many great refinance and home equity options. Contact us today and get it while it's hot.

## DTR WITH YOUR CREDIT UNION

*Define the relationship with your credit union and learn about our relationship pricing options!*

In order to qualify for relationship pricing discounts (aka free checking\*\*), there are three easy steps:

- 1 Stop by any of our convenient branch locations and open a checking account with us
- 2 Have Direct Deposit into your checking account, reoccurring at least once a month
- 3 Sign up for eStatements

So easy! To learn more about this and what your credit union has to offer, stop by any of our branches or call us at 804.266.0290. Additionally, you can watch the Financial Friday video from 5/7/21 that explains relationship pricing more in detail on our Facebook or YouTube channel. **Thank you for being in a member relationship with us!**



# TEAM PLAYER SPOTLIGHT

Rolanda Lee is the Assistant Manager at the Laburnum branch location. She is celebrating her 11 year credit union anniversary on July 19th. During her free time, she loves singing, spoiling her children and granddaughter, and planning events with family and friends. Her favorite place to eat is her mama's kitchen and if that is not available, she is a fan of the rolls at O'Charley's. Her favorite color is green and she is currently watching Ready to Love on Hulu. When asked what her favorite thing about working at the credit union is, she said: "Being able to be authentically me while loving and helping others."

Thank you for all you do at the credit union, Rolanda. Your co-workers and members appreciate you!



## As a member of Henrico Federal Credit Union, you have access to special member rates from our insurance partner, TruStage.

TruStage was founded over 80 years ago and offers products from CMFG Life Insurance Company. They have a long history of financial strength and offer insurance options to meet your individual and family's needs.

- 1** You are entitled to \$1000 of no-cost TruStage Accidental Death and Dismemberment Insurance—an exclusive member benefit paid for by Henrico Federal Credit Union. All you have to do is claim it.
- 2** Henrico Federal Credit Union members may qualify for discounts on car insurance through the TruStage Auto Insurance Program. You could save big, and it can be easy to switch carriers—without losing any money.
- 3** The TruStage Home Insurance Program helps you protect your home—and everything in it—with coverage designed to be affordable for credit union members.
- 4** You get discounts on pet insurance options as a Henrico Federal Credit Union member.

Contact us today, look up your TruStage representative Erica Johnson, Liberty Mutual Insurance Agent on Facebook, or see the Insurance page of our website to learn more about TruStage and let us help you ensure your insurance needs are up to date.



**7/27 AT 11:00 AM EST**  
**Senior Digital Banking 101 Webinar**

**8/18 AT 12:00 PM EST**  
**Understanding  
Alzheimer's and Dementia Webinar**

## HOLIDAY CLOSINGS

*Independence Day (observed)*  
**Monday, July 5, 2021**

*Labor Day*  
**Monday, September 6, 2021**

## IDENTITY THEFT TIPS

Identity Theft is the crime of using another person's personal information, credit history, or other identifying characteristics in order to make purchases or borrow money without that person's permission. It is easy to assume that it will never happen to you. Victims include everyone - children, teens, and adults. Identity theft is scary but we are here to help arm you with some tips on how to fend off identity theft.

- Use strong passwords
- Be wary of phishing emails
- Shred mail with confidential information
- Monitor your credit report on [annualcreditreport.com](http://annualcreditreport.com) each year
- If you are a victim, go to [identitytheft.gov](http://identitytheft.gov)



## Roosalina's Corner

### DO YOU KNOW THE MANY WAYS TO PAY FOR THINGS?

There is cash, checks, and debit cards. As kids, you will use cash the most, in the form of paper currency (\$1, \$2, \$5, \$10, \$20, \$50, and \$100) and coins (pennies, nickels, dimes, quarters, half-dollars, and dollar coins). Sometimes you may receive a check. This is a promise to pay from someone else's bank or credit union account. Debit cards are like

checks. The money is withdrawn from your account after you use that debit card at a store or online.

