

GIVE YOURSELF THE GIFT OF EXTRA CASH THIS HOLIDAY SEASON.

Skip your November or December Loan Payment.  
See back for more information.



Bellwood  
Credit Union  
a division of Henrico Federal Credit Union

Notes of  
INTEREST

FALL | OCTOBER | 2023

YOUR HOLIDAY SAVINGS GUIDE



It is never too early to save and plan for the holiday season. Here are a few tips to limit the stress around your financial planning for the holiday:

1 CREATE A HOLIDAY BUDGET

A budget is your financial roadmap, and it's particularly essential during the holiday season when expenses can skyrocket. First, consider your income and what portion of it you're willing to set aside for holiday festivities. Then list out all expected expenses including gifts, decorations, travel, and food.

2 OPEN A CLUB ACCOUNT AND SAVE THROUGHOUT THE YEAR

By contributing a small amount each month, you'll find that you've gathered substantial funds by the time the holidays roll around, reducing the financial burden and making your holidays more enjoyable.

3 MAKE A SHOPPING LIST AND DO NOT DEVIATE FROM IT

List names of people you'll be buying gifts for, and set a budget for each. Stick to this list and avoid impulse



buying. Deviating from your list may seem tempting when you spot a last-minute deal, but it will throw off your budget and could lead to excess spending.

4 BE CREATIVE AND SHOP LOCAL

Many local artisans and small businesses offer unique, handmade gifts that are not only special but sometimes more affordable. Plus, you're supporting your community.

5 HOST A SECRET SANTA EVENT

This tradition involves each participant drawing the name of another participant and buying a gift only for that person. By limiting the number of gifts each person has to buy, you significantly cut down on spending while still enjoying the spirit of giving.



Now Open  
FINANCIAL EMPOWERMENT CENTER

We are excited to announce the opening of our new Financial Empowerment Center located at Regency Square Mall in the Henrico County Public Schools Adult Education Center. The center provides in-person financial education workshops for our members and the community. For more information about upcoming classes email [FinEd@henricofcu.org](mailto:FinEd@henricofcu.org).



# HOLIDAY SKIP-A-PAY

## SKIP YOUR NOVEMBER OR DECEMBER LOAN PAYMENT.

Set up your Skip-A-Pay with **Digital Banking** or complete this form.

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)

X \_\_\_\_\_ Date \_\_\_\_\_  
Signature

X \_\_\_\_\_ Date \_\_\_\_\_  
Co-Signer Signature (if applicable)

Please skip this payment  
for the month of:

☐ November 2023

☐ December 2023

Mail to:

Bellwood CU  
Skip-A-Pay  
7101 Route 1  
North Chesterfield, VA 23237  
or drop off at any branch.

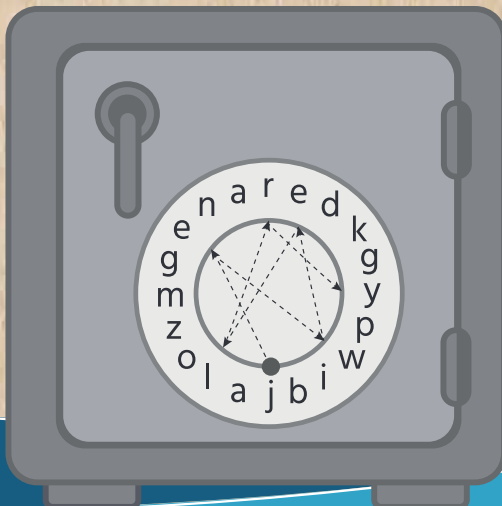
By signing above, you authorize Bellwood Credit Union to extend your final loan payment. Home Equity Loans and Visa® Credit Cards are not eligible for Skip-A-Pay. The \$30 processing fee per loan will automatically be deducted from your Share/Savings and/or Checking Account unless other payment arrangement is made. 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. Any credit life and/or credit disability insurance, debt protection or GAP coverage on loan(s) may not extend beyond the original maturity date. 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.

## CALL FOR NOMINATIONS

The nominating committee is now accepting applications for the Board of Directors. In addition to possessing a positive credit history, interested candidates should be a member of the credit union in good standing; highly motivated; knowledgeable about financial management, information systems, personnel management, marketing, or planning; and willing to support the Credit Union with these professional skills.

Please contact the nominating committee chairperson, Barry Lawrence, by email at [brlawrencesr@gmail.com](mailto:brlawrencesr@gmail.com). All nominations must be received by November 3, 2023.

## Sir Elkington's Excursion | What's in the safe?



## HOLIDAY CLOSINGS

*Columbus Day*

Monday, October 9, 2023

*Veterans Day*

Saturday, November 11, 2023

Nine Mile and Woodman Road offices  
closed Friday, November 10

*Thanksgiving*

Thursday, November 23, 2023

Friday, November 24, 2023

*Christmas*

Monday, December 25, 2023



## Superstar SPOTLIGHT

Jennifer Ramirez-Washington, the Senior Assistant Vice President of Member Service, has been with the credit union for 27 years. During her time off, she loves dancing, baking, traveling, and binge-watching television shows. She is currently watching Ted Lasso on Apple TV. Her favorite foods are Caprese Salad, Steak and Potatoes, and most things sweet. Jennifer enjoys decorating for Halloween, Fall Festivals, Craft Shows, and Apple Picking.

When asked what she loves about working at the credit union, she stated, "The amazing people I get to work with every day and all of the wonderful member relationships I have built throughout the years."

Thank you for all you do for the credit union!

