



KICK OFF THE YEAR WITH
SMART FINANCIAL MOVES!

Bellwood
Credit Union
a division of Henrico Federal Credit Union

Notes of INTEREST

WINTER | JANUARY | 2026

GET FINANCIALLY FIT: 3 STEPS FOR THE NEW YEAR

The start of a new year is the perfect time to take control of your finances and set yourself up for success. Financial fitness isn't about perfection; it's about progress. Here are three simple steps to help you start strong:

1. DEFINE YOUR FINANCIAL GOALS

What do you want to achieve this year? Whether it's paying off debt, saving for a vacation, or building an emergency fund, write down your goals and make them specific. Break big goals into smaller milestones so they feel achievable.

2. REVIEW AND REFRESH YOUR BUDGET

Your budget is your roadmap. Take time to review your income and expenses then adjust for any changes in the new year. Try a budgeting app or spreadsheet for easy tracking, but you don't need fancy tools; a simple notebook works great! Include your monthly income, fixed expenses, and spending categories. Track your everyday expenses and compare them to your budget regularly to stay on course. Review your progress each month and make adjustments as needed to keep your financial goals within reach.



3. CHECK YOUR CREDIT HEALTH

Your credit impacts many borrowing factors from loan approvals to interest rates. Start by pulling your free credit report at AnnualCreditReport.com; you're entitled to one from each bureau every year to review errors.

Take steps to improve your score by paying your bills on time, keeping credit card balances low, and not opening too many new accounts at once.

Financial fitness is a journey. Take your first step today and set yourself up for success tomorrow.



YOUR HOME. YOUR FUTURE. We're Here to Help.

Whether you're buying your first or second home, or refinancing your current mortgage, we're here to guide you on your journey.

Your mortgage may even qualify for our exclusive HarmonyLoan™, a smart feature that lets you adjust your interest rate online, with no paperwork and no hassle. It's an easy way to stay ahead in a changing market and potentially lower your monthly payments.

Let's explore your options together. Visit our [website](#) to connect with us and learn more.

Board of Directors NOMINEE BIO

SAVE THE DATE
ANNUAL MEETING
MAY 6, 2026

HENRY ROSENBAUM

Henry recently accepted the role of Chair of the Board in 2025. A loyal member of the credit union since 1985, Henry has served on the Board of Directors since 2015. His commitment to service extends far beyond the credit union. Henry previously volunteered as a paramedic with the Lakeside Rescue Squad and the Virginia State Police Med-Flight program. He has dedicated 40 years to the Henrico County Division of Fire, including four years as Resource Manager. Henry retired from the county in 2024.

Henry pledges to advocate for HFCU members and uphold his responsibilities to the Board with integrity and passion.

MAC BEATON

Mac serves as Vice Chair of the Board and has been a valued member of the Board of Directors since 2010. During his tenure, Mac has contributed to several key committees, including the Asset Liability Management Committee, Associate Director/Director Emeritus Committee, Facilities Committee, and Personnel Committee.

Currently, Mac is the Director of Career and Technical Education for Henrico County Public Schools. His career began as an Apprentice Electrician, but for the past 40 years, he has dedicated himself to education, first as a teacher, then as an Education Specialist, and for the last 25 years as the Director.

KEVIN SMITH

Kevin brings extensive leadership and operational expertise to the Board. He previously served on the Board of Directors from 2002 to 2014, including three years as Chair.

Currently, Kevin is Chief of Staff at Dominion Energy Services, within the Dominion Energy Strategies, Services, and Solutions (DES) organization, a role he accepted in June 2025. Kevin joined Dominion Energy in December 2019 as Director of Legal Operations. In 2022, he was promoted to Director of ELCS (Environmental, Legal, Compliance, and Sustainability) & Legal Operations, and in 2025, he advanced to his current position as Chief of Staff.

His career also includes leadership roles in education, serving as Chief Administrative and Operations Officer for Baltimore County Public Schools and Assistant Superintendent for Finance (CFO) at Henrico County Public Schools. Kevin is actively involved in advisory work, serving on the Massey Comprehensive Cancer Community Advisory Board and the Stevenson University President's Advisory Council, and he has previously contributed to the Virginia State University School of Business Board.

Voting Rules & Regulations: Nominations may also be made by petition, signed by a minimum of 1% of the members (maximum 500). Nominations by petition must be submitted to the secretary of the Board of Directors by February 13, 2026 (9401 West Broad St, Henrico, VA 23294). The petition must be accompanied by a statement of qualifications, biographical data and a certificate, signed by the nominee that they are agreeable to nomination and will serve if elected. There will be no nominations from the floor at the Annual Meeting unless at that time there are not sufficient nominees for the open Board positions. To be eligible to vote you must be a primary member and be at least 16 years of age.



SCHOLARSHIPS AVAILABLE!

Your credit union is proud to support local students in achieving their educational goals by offering three scholarships.

For full details and to access the application, visit the Scholarship page at blwd.org.

Sir Elkington's Excursion Winter Savings Wordsearch



H	F	A	M	I	L	Y	S	A	P
W	Y	P	O	L	V	U	A	N	Z
C	O	I	N	S	M	U	N	S	O
V	L	B	U	D	G	E	T	Q	S
F	I	N	A	N	C	I	A	L	A
S	N	O	W	M	A	N	X	N	V
W	I	N	T	E	R	Q	U	P	I
W	P	R	E	S	E	N	T	S	N
C	R	E	D	I	T	P	X	C	G
W	I	H	F	M	O	N	E	Y	S

Holiday CLOSINGS

- Martin Luther King Jr. Day:
Monday, January 19th
- Presidents' Day:
Monday, February 16th
- Memorial Day:
Monday, May 25th

Answers: Snowman, Savings, Credit, Financial, Presents, Santa, Budget, Coins, Winter, Money, Family

