

SAVING CAN BE A MAGICAL ADVENTURE

April is Credit Union Youth Month.



Bellwood
Credit Union

a division of Henrico Federal Credit Union

Notes of
INTEREST

● SPRING | ● APRIL | ● 2021

70 *Years*

OF DEDICATED SERVICE

The Q.M. Depot Federal Credit Union, now named Bellwood Credit Union, was chartered in 1951 to serve the government and civilian employees of Defense Supply Center Richmond in Chesterfield County, Virginia. In 2012, Bellwood CU merged with Henrico Federal Credit Union. The Bellwood name was retained to further acknowledge the commitment to DSCR and the surrounding community. In 2020, Bellwood CU opened a new location at DSCR to provide financial excellence and service to those who work at the supply center in Richmond.

HOLIDAY CLOSINGS

Memorial Day
Monday, May 31, 2021

Juneteenth
Saturday, June 19, 2021

Spring INTO A
BETTER
LOAN RATE

With auto refinance rates as low as 1.74% APR*, this is a great time to drive into a better payment. If you are shopping for a new vehicle, rates are historically low, now is the time to find that car or truck of your dreams. Bellwood CU has flexible options to help you keep your payments low, so you have more for what matters most to you. ¹Apply online today or visit our website for more information!

Auto Loans
as low as **1.74%** APR*

**JOIN US FOR
CAMP ROO**

Join the Roo Crew for a fun summer adventure, CAMP ROO! We will head out on a virtual camping trip as a young crew (Kindergarten through Second) on July 10th and an older crew (Third through Fifth) on July 17th. Both camping adventures will take place from 9:30 am to 12:00 pm over zoom.

Each participant will receive a kit with their camping supplies and snacks that will be used for our adventure in the virtual great outdoors.



*APR = Annual Percentage Rate. ¹Your actual rate may vary depending on applicant's credit ratings and length of loan term. Not all borrowers will qualify for the lowest rate. See a credit union representative for details.



Upcoming eLearning Opportunities

April 29th:

Raising Financially Responsible Young People

May 18th:

Tips on Negotiating a Home Sale

June 10th:

Protecting Your Assets:
Why Basic Coverage Isn't Enough

Statement from our Chairman of the Board

As Chairman of the Board, I consider it a great honor to serve the membership of this credit union. I know that our community has seen difficult times during this pandemic and I want to thank every member, employee, and board member for their dedication and patience during this unprecedented time. As our community recovers, we look forward to a bright future serving you and all your future financial needs.



Fred Overmann

ANNUAL MEETING

Due to the circumstances surrounding COVID-19, Henrico FCU and Bellwood CU's annual meeting will be held at our West Broad Branch. This will be a business meeting only.

When: May 5th at 3 pm

Where: 9401 West Broad Street, Henrico, VA 23294

We look forward to welcoming you back in 2022 at Lakeside Park Club.

YOUTH FINANCIAL LITERACY MONTH



Every April we have an entire month to focus on educating our youth about the importance of saving and learning about money management. This year, we want to challenge our Roo Crew and Student members to grow their savings.

We also extend this celebration to parents and guardians in our community. **Join us in April for a seminar inspiring families to raise financially responsible young people.**

"Raising Financially Responsible Young People", April 29, 2021 at 7:30 PM

TEAM PLAYER SPOTLIGHT

Janice Diehl has been a member of Bellwood CU since 1979! When she began her career with the credit union, she was a Teller. Now she's the Assistant Manager at our new DSCR location that opened at the end of August!

She says the best part of her job is meeting and getting to know the members. She has established long term relationships with many of our members and continues to do so with their extended families and friends. When asked what is her favorite local place, she says it's the restaurant Pietro's. Thank you for all your hard work at the credit union Janice!



Roosalina's Corner

DO YOU KNOW WHAT A BUDGET IS AND WHY YOU NEED ONE?

A budget is a plan for your money. There are three things we should always do with our money: save, share, and then spend.

Saving is the most important. You have to save money to have it later for the important things. Sharing is giving money to people in need. Perhaps you could donate to help animals, or people who are hungry or homeless?

Once you have saved and shared, now you can spend. BUT when you spend, make sure you have a budget. If you do not have a plan, you might run out of money for the things you need.

Now that you know what a budget is, next time we will talk about the different types of money.

