



"When you work hard for what you have, it feels good to know someone is looking out for you."

Carey and Alexis L.,  
Members since 2006



**Bellwood**  
Credit Union

a division of Henrico Federal Credit Union

# Notes of INTEREST

● SUMMER | ● JULY | ● 2018

## SWITCH & SAVE

Reward yourself with our Visa® Platinum Rewards Credit Card. You'll enjoy:

- NO Annual or Balance Transfer Fees
- NO Foreign Transaction Fees
- Earn rewards for cash, gift cards, travel, merchandise and more

**VISA  
CREDIT  
CARD**

**INTRO RATE**  
**1.9%** APR\*

**ON ALL PURCHASES AND BALANCE  
TRANSFERS FOR SIX MONTHS**

\*APR= Annual Percentage Rate. The fixed introductory rate applies to new purchases and balance transfers posted to a new Visa account for six months from the account open date. Your rate for purchases and unpaid balances after the six month 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 Bellwood CU loan accounts are not eligible for the Introductory Balance Transfer APR. Rates and terms are 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.



## CONGRATULATIONS TEACHERS!

Bellwood Credit Union is proud to partner with NBC12 to recognize teachers in our community that are making a difference.

Congratulations to our winners:

### April:

Judy Leshen at  
Elizabeth Scott  
Elementary

### May:

Roderick Davis  
Richmond Technical  
Center

### June:

Marissa Parsons  
James River  
High School



To nominate a teacher, simply visit our Excellence in Education page at [BLWD.org](http://BLWD.org) and tell us how they make a difference in their school and community. We will start taking nominations for the 2018-2019 school year on August 1st.

## THE SHORT PUMP BRANCH IS NOW OPEN TO SERVE YOU!

Branch Manager, Joanna McVicker and Assistant Branch Manager, Nicki Conradt-Eberlin, invite you to visit them at 4690 Pouncey Tract Rd. Glen Allen, VA 23059 (next to Fasmart).

Every day that we have is a gift. My motivation to serve our members comes from that philosophy. To know that I have the chance to help someone by lowering their current rate on a loan, helping them save money for their dream vacation, assist with an emergency expense, or guide them through their credit report by educating our members in regards to their finances is exactly that...a gift.

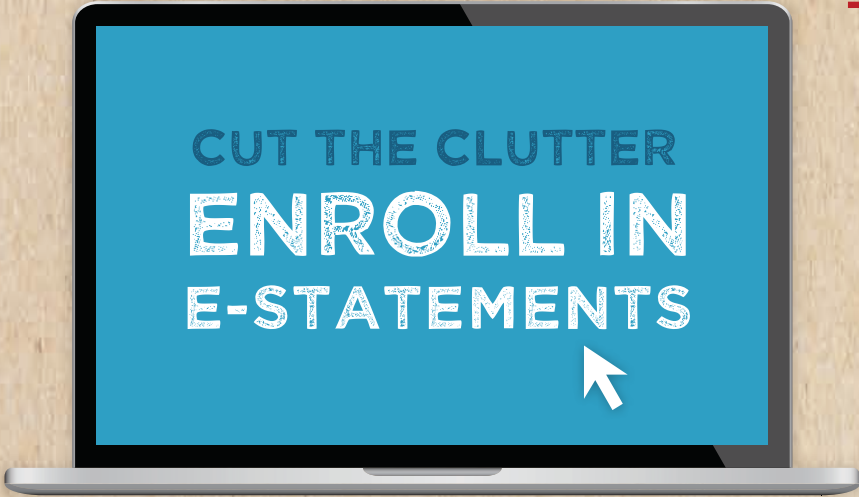
To be given this opportunity to put the member first, give back to our community and work with the member to help achieve their financial needs is why I get up every day with a smile, pep in my step and say - it's a great day to be a member where People Come First.

Helping others was in my nature even growing up. I was never one to deny help when someone needed it. I love being able to grow as an individual, and learn how to give more to others without expecting anything in return. Member service is not my duty, it's my passion.

-Joanna







### FAST

Get your statement faster with no need to wait for the mail.



### CONVENIENT

e-Statements are stored online for easy archiving and access.



### SECURE

Securely log in to view statements and avoid identity theft.

Login to Internet Banking, click on the e-Statement link and sign up today!



## HOLIDAY CLOSINGS

**Independence Day:**  
Wednesday, July 4

**Labor Day:**  
Monday,  
September 3

**Columbus Day:**  
Monday, October 8



## HAVE YOUR SUMMER OF SAVINGS



### HIGH YIELD YOUTH CERTIFICATE

Bellwood CU offers high yield youth certificates. With a \$100 minimum deposit and a yield of 6.00% APY\*, it's easy for kids to see their money grow faster.



\*APY = Annual Percentage Yield. Rate effective as of June 15, 2018 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.

## BRANCH SPOTLIGHT: DIXON POWERS BRANCH

Branch Manager, Cindy Lentz and Assistant Branch Manager, Kim Basye, invite you to visit them at the Dixon Powers Branch located at 8611 Dixon Powers Dr., Henrico, VA 23228.

### Fun Facts:

- Opened in 1988
- Once served as the headquarters
- Was the first branch with a drive-thru

