

HAVE MORE JOLLY IN YOUR
JINGLE THIS HOLIDAY SEASON!



Bellwood
Credit Union

a division of Henrico Federal Credit Union

Notes of
INTEREST

FALL | OCTOBER | 2019



THANK YOU FOR THE SCHOOL SUPPLIES

Thank you to all who donated to this year's Back to School Snack and Supply Drive. Lakeside Elementary, Henrico High School, and Bensley Elementary will make good use of the donations in the classrooms.

Branch Spotlight: **LABURNUM BRANCH**

The Laburnum branch is located in a growing part of the East End. Convenient to White Oak Village, HCPS Administration Building, and city of Richmond, the Laburnum branch has been a staple of the community for over 10 years. Laburnum offers the community a variety of services including ATM services, drive thru, coin counter, discounted tickets and much more. With an wonderful staff, Laburnum is a great place to bring all your financial needs.



Holiday Closings



Columbus Day: Monday, October 14

Thanksgiving: Thursday, November 28

Christmas: Tuesday, December 24 at 12:00pm
Wednesday, December 25th



Ms. Roosalina's Corner **DO YOU LIKE TO SHARE?**

Did you know that when it comes to money, there are three things we should do? We need to save, share with those in need, and then spend.

Saving our money is the most important, but a willingness to share is really important too. It can be exciting to earn or receive money, but it is great when we can be generous.

Do you have an organization you like to help? Maybe it's a local food bank, an animal rescue, or helping other kids.

There are lots of great places we can donate to our community, and it's great when it's somewhere special to us. Don't forget, if we want to spend our money, we need to remember to SAVE it first.

If you have somewhere you like to share your money with, will you share with the Roo Crew? Ask an adult to help you share your goals with us by emailing FinEd@henricofcu.org.



Ready for retirement? Will my money last? How much income can I draw?
PRICE PERKINS CAN HELP ANSWER YOUR QUESTIONS!

Price Perkins is an independent investment management and financial planning firm dedicated to establishing highly personalized solutions and being the key to helping clients reach their financial goals. Our financial professionals offer virtually every quality investment product and wealth management service available in the marketplace. We maintain objectivity, ensuring the freedom to design a financial plan that makes sense for you and your family. Interested in a complimentary financial review? Contact Dennis Perkins or Ken Price at 804.592.2378



Consider the investment objectives, risks, charges, expenses and tax implications associated with any security before investing. Additional information about municipal fund securities is available in the issuer's official statements. The official statement should be read carefully before investing. Certain investments are accompanied by prospectus or other offering documents. These should also be read carefully before investing. This does not constitute an offer to buy or sell any security. Brokerage services provided by Price Perkins through Prospera Financial Services, Inc., member FINRA/SIPC and not by Bellwood Credit Union. The customer will be dealing solely with Price Perkins through Prospera Financial Services with respect to brokerage services. Accounts carried by First Clearing, LLC, member FINRA/SIPC. Securities are not NCUSIF Insured/Not NCUA or Credit Union Guaranteed/May Lose Value.

Call for **NOMINATIONS** *Board of Directors*

The nominating committee is now accepting applications for the Board of Directors. Interested candidates should be a member of the credit union in good standing, possess positive credit history, highly motivated, knowledgeable about financial management, information systems, personnel management, marketing or planning, and willing to support Bellwood Credit Union with these professional skills. Interested candidates should contact the Nominating Chairperson, Shirley Edwards by phone at 804.501.4452. All nominations must be received by November 13, 2019.

Have more **JINGLE** *in your pocket for the holidays*

SKIP YOUR NOVEMBER OR DECEMBER LOAN PAYMENT.

Save \$5 when you return this completed coupon by November 13, 2019.

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)



Please skip this payment for the month of:
 November 2019 December 2019

X _____ Date _____
 Signature

X _____ Date _____
 Co-Signer Signature (if applicable)



By signing above, you authorize Bellwood Credit Union to extend your final loan payment. Home equity loans are not eligible for Skip-A-Pay. The \$35 processing fee per loan will automatically be deducted from your Share/Savings and/or Checking Account. If the completed form is received at the West Broad Office no later than 5:00 pm on November 13, 2019 the processing fee will be \$30. 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. 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.