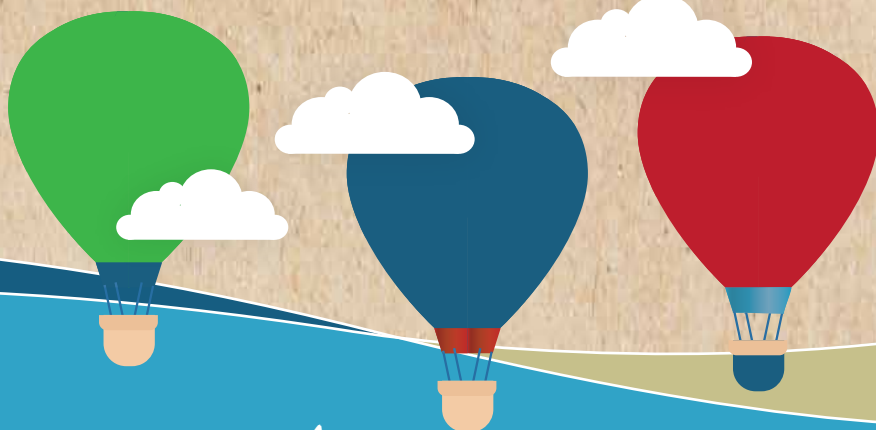


# FLY AWAY

WITH BELLWOOD CREDIT UNION



## Bellwood Credit Union

a division of Henrico Federal Credit Union

# Notes of INTEREST

● SUMMER | ● JULY | ● 2020

## FLY AWAY WITH ROO SUMMER READING

### PASSPORT SUMMER READING PROGRAM

**Explore the world through reading and earn prizes!**

Reading is a great way to see the world from right where you are. Join the Roo Crew this summer for our Passport Summer Reading program. Print out your own Reading Passport from our website at [blwd.org](http://blwd.org). Then, your child can create a unique experience with every book they read. Email us a picture of your child's completed reading passport at [FinEd@henricofcu.org](mailto:FinEd@henricofcu.org) to earn prizes.

### It's Never Too Early To Start Saving!

Join the Roo Crew with a youth account at Bellwood Credit Union. Bellwood CU believes in developing smart money habits early, which is why we offer free accounts for kids of all ages. Pick up your prize map, start making deposits, and let the learning begin with the Roo Crew. Ms. Roosalina, our savings Kangaroo, is here to help our kangaroo kids Penny, Kash, and the kids of Greater Richmond learn the importance of saving money. A youth account at Bellwood CU is not just an account, it's an opportunity to learn and become financially responsible at a young age.



## Congratulations CLASS OF 2020

We are very proud of our class of 2020 seniors. This has been an especially challenging year, making you an extra special class. We are proud of your accomplishments, determination, and resilience. We wish you luck with your future endeavors and please know your credit union is always here for you, no matter where the next chapter in life takes you.

### Congratulations to our scholarship winners!

- Lindsay Dodson
- DeMarcus Campbell
- Nikesha Roberts

## Refinance to lower your payment GREAT OPTIONS FOR AUTO LOANS

Now is the perfect time to not only lower your rate, but lower your monthly payment on your auto loan. Have a loan at another financial institution? Let Bellwood CU try and beat your rate! Bellwood CU offers low rates and flexible options. We also finance all types of vehicles including boats, motorcycles, and recreational vehicles if you're ready to put some extra fun into your summer.



## Holiday CLOSINGS

*Independence Day*  
Saturday, July 4, 2020

*Labor Day*  
Monday, September 7, 2020

*Columbus Day*  
Monday, October 12, 2020



# Learn more with our DIGITAL BANKING SERIES ON YOUTUBE



Did you know that the credit union has a YouTube channel? We have many videos that can assist you in gaining new financial skills and learning about our technology tools. Simply go to YouTube and search for Henrico Federal Credit Union. Here are some examples of our How-To videos you can find on the channel that will help you in understanding our Digital Banking technology:

- Frequently Asked Questions About Digital Banking
- How to Enroll in Digital Banking
- How to Access Your eStatements
- New Features on Digital Banking
- New Voice Banking System

**These step by step guides are available to watch anytime.**

## FLY AWAY

### WITH BELLWOOD CREDIT UNION

Bellwood CU wishes to thank the people in our community who were on the front lines of the health crisis. Bellwood Credit Union asked our community to nominate those who deserved to be honored during this challenging time for keeping us all going by: stocking shelves, delivering food, taking care of the health of the community, working with children, and first responders. We had four live drawings and gave away hot air balloon rides for two throughout the month of June. See our HFCU Facebook page for the amazing stories of these individuals.



## MS. ROOSALINA'S CORNER

### WHAT HAPPENS TO MY MONEY WHEN I MAKE A DEPOSIT?

Hello Roo Crew! We have had some kids in our community asking this great question, and we thought you would all like to know the answer too.

When you bring your money to the credit union and give it to a teller, there are a few special things that have to happen:

1. The teller enters the amount you deposited in our computer system. Our computer system is like a giant digital piggy bank for all members of the credit union.
2. Next, the teller puts your money away, and your money is kept safe like every member of the credit union.

3. Finally, employees behind the scenes (back office staff) keep our computer system operational. They do this so the digital piggy bank can keep track of your money and give you credit for your dividends.

**Now that you know where your money goes, you might wonder: "What are dividends?" Check back next time, to learn more! Until then, keep saving and reading!**

