

*Cheers to the summer
you've been waiting for!*



**Bellwood
Credit Union**

a division of Henrico Federal Credit Union

Notes of
INTEREST

● SUMMER | ● JULY | ● 2021

Splash
INTO
SUMMER

GET IT
WHILE IT'S
HOT!

AUTO REFINANCE
Rates As Low As

1.74% APR*

Refinance and save!

Do you have a vehicle loan at another bank or credit union? Bring your loan to Bellwood Credit Union, and let us try to beat your current rate by 1% APR*.

Our rates are great and we want to try to save you some cash for the summer. Contact us today to refinance and save.

Apply directly on Digital Banking or our website at BLWD.org today!



THE MARKET IS *Sizzling*

Are you looking to buy a home? The market is hot and inventory is moving fast. If you are looking to buy or sell, contact us today and get started. We can help you understand your options. If you plan on staying in your current home, but would like to take advantage of some searing rates or want to move forward on a home project, we have many great refinance and home equity options. Contact us today and get it while it's hot.

**DTR WITH YOUR
CREDIT UNION**

*Define the relationship with your credit union and learn
about our relationship pricing options!*

In order to qualify for relationship pricing discounts [aka free checking**], there are three easy steps:

- 1** Stop by any of our convenient branch locations and open a checking account with us
- 2** Have Direct Deposit into your checking account, reoccurring at least once a month
- 3** Sign up for eStatements

So easy! To learn more about this and what your credit union has to offer, stop by any of our branches or call us at 804.266.0290. Additionally, you can watch the Financial Friday video from 5/7/21 that explains relationship pricing more in detail on our Facebook or YouTube channel. **Thank you for being in a member relationship with us!**



APR= Annual Percentage Rate. Rates based on creditworthiness and loan term. Not all applicants will qualify. Verification of the current rate and remaining term is required. Lowest rate possible is 1.74% APR. Offer applies to new loans only; existing Henrico FCU or Bellwood CU loans do not qualify for this offer. Limitations may apply, call us for details. Interest accrues from the date of funding. **Membership required. Insured by NCUA.



TEAM PLAYER SPOTLIGHT

Rolanda Lee is the Assistant Manager at the Laburnum branch location. She is celebrating her 11 year credit union anniversary on July 19th. During her free time, she loves singing, spoiling her children and granddaughter, and planning events with family and friends. Her favorite place to eat is her mama's kitchen and if that is not available, she is a fan of the rolls at O'Charley's. Her favorite color is green and she is currently watching Ready to Love on Hulu. When asked what her favorite thing about working at the credit union is, she said: "Being able to be authentically me while loving and helping others."

Thank you for all you do at the credit union, Rolanda. Your co-workers and members appreciate you!



DID YOU KNOW?

Your credit union partners with GreenPath Financial Wellness to provide free financial counseling to our members. They are here to help you with:

- Financial counseling
- Debt management
- Housing services (foreclosure prevention, home buying preparation, etc.)
- Credit report review
- Student loan counseling

Give one of their NFCC-certified counselors a call at 877.337.3399 today or see the Financial Counseling page of our website for more details.



7/27 AT 11:00 AM EST
Senior Digital Banking 101 Webinar

8/18 AT 12:00 PM EST
Understanding Alzheimer's and Dementia Webinar

HOLIDAY CLOSINGS

Independence Day (observed)
Monday, July 5, 2021
Labor Day
Monday, September 6, 2021

IDENTITY THEFT TIPS

Identity Theft is the crime of using another person's personal information, credit history, or other identifying characteristics in order to make purchases or borrow money without that person's permission. It is easy to assume that it will never happen to you. Victims include everyone - children, teens, and adults. Identity theft is scary but we are here to help arm you with some tips on how to fend off identity theft.

- Use strong passwords
- Be wary of phishing emails
- Shred mail with confidential information
- Monitor your credit report on annualcreditreport.com each year
- If you are a victim, go to identitytheft.gov



Roosalina's Corner

DO YOU KNOW THE MANY WAYS TO PAY FOR THINGS?

There is cash, checks, and debit cards. As kids, you will use cash the most, in the form of paper currency (\$1, \$2, \$5, \$10, \$20, \$50, and \$100) and coins (pennies, nickels, dimes, quarters, half-dollars, and dollar coins). Sometimes you may receive a check. This is a promise to pay from someone else's bank or credit union account. Debit cards are like checks. The money is

withdrawn from your account after you use that debit card at a store or online.

