

NEW YEAR. NEW WHEELS?

Low-rate auto loans put more vroom in your budget.



Bellwood
Credit Union

a division of Henrico Federal Credit Union

Notes of INTEREST

WINTER | JANUARY | 2022

Four Financial Resolutions for THE NEW YEAR

The start of a new year is a great time to set goals and get back on track to saving more, spending less, and reducing debt. Here are a few tips to kick start your 2022 goals:

1

Reduce Credit Card Debt

Start by paying off your high rate credit cards first or transferring the debt to a lower rate card. If your budget allows, consider a debt consolidation loan to make fixed payments to get out of credit card debt quicker.

3

Curb Your Spending

Track your expenses for a month to find out where your money is going. Consider stopping automatic subscriptions, memberships, or other expenses you may not need. Create a budget and include contributions to savings in your plan.

2

Start Saving More

The easiest way to save more is to pay yourself first. Set up savings accounts for your goals, then automatically deposit money each month into each savings account. When you have direct deposit into your savings, you'll be less likely to spend it.

4

Tap into Your Resources

Bellwood CU has many resources to help you reach your goals this year. Check out our YouTube™ Channel for videos, attend a webinar or seminar, reach out to GreenPath Financial Wellness™ or contact your local branch for help.

DID YOU KNOW?

Bellwood CU offers Home Loan options that could suit your needs.

Bellwood CU offers a variety of home loan choices that can help you get in the home you want or begin the project you need.

Holiday CLOSINGS

Martin Luther King, Jr. Day:

Monday, January 17

President's Day:

Monday, February 21

Memorial Day:

Monday, May 30

Come by our branch location today to learn more.

Marsha Pitts



VIP AT BELLWOOD CREDIT UNION

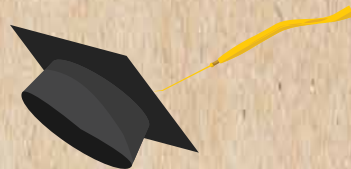
Team Player SPOTLIGHT

Marsha Pitts is a Teller Service Representative at Bellwood Credit Union. Marsha has been with the credit union for over eight years! Her hobbies include fishing and hanging out with her adorable dog Tony. Her plans for this winter include staying cozy with Tony, wrapped up in a comfortable throw blanket, drinking some hot cocoa, while watching crime TV. Marsha's favorite thing about working at the credit union is the wonderful members and being with her great coworkers every day.

Thank you for your years of service to the credit union and all you do for our members, Marsha!



Scholarships AVAILABLE!



Bellwood CU is proud to offer three scholarships to help students further their education.

- Fran Chaffin Memorial Scholarship
- Judy A. Davis-Poore Memorial Scholarship
- Continuing Studies Scholarship

Electronic copies of the application and essays should be emailed to Amber Alred at alreda@henricofcu.org no later than March 18, 2022.

For additional information and to apply, visit the scholarship page at blwd.org.

Board of Directors NOMINEE BIOS

SAVE THE DATE
ANNUAL MEETING
MAY 4, 2022

JUAN SMITH

Juan Smith has served as a member of the Board of Directors since 2020. Prior to that time, Smith was an Associate Director on the Henrico Federal Credit Union board since 2015. He has been with Henrico County Public Schools since 2009. Recently, Smith was the Accounting Division Director and retired in March 2020.

Smith serves on the Budget and the Supervisory Committee. He presents monthly reports to the Board of Supervisors.

VERONICA GIBSON

Veronica Gibson retired in June 2010 from her position as a Business Teacher at Henrico County Public Schools and retired again in October 2021 from her position as Assistant Professor of lecture and online Microcomputer Concepts at Virginia State University.

Gibson holds several volunteer positions. She is on the Board of Directors for Youth Sports Academy of Virginia, a member of the Video Ministry at 5th Baptist Church, a Treasurer for New Elam Baptist Church, and a website administrator for her community at The Groves at New Kent.

Voting Rules & Regulations: Nominations may also be made by petition, signed by a minimum of 1% of the members of Henrico FCU (maximum 500). Nominations by petition must be submitted to the secretary of the Board of Directors by February 15, 2022. The petition must be accompanied by a statement of qualifications, biographical data and a certificate, signed by the nominee that they are agreeable to nomination and will serve if elected. There will be no nominations from the floor at the Annual Meeting, unless at that time there are not sufficient nominees for the open Board positions. To be eligible to vote you must be a primary member of Henrico FCU and be at least 16 years of age.

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Alex Brown | SPC

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Elkington's Excursion COUNT THE DOLLARS



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