

# Spring

# INTO A LOWER RATE!

## Bellwood Credit Union

a division of Henrico Federal Credit Union

## Notes of INTEREST

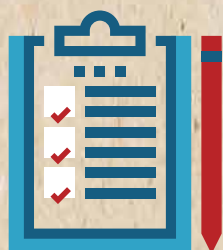
● SPRING | ● APRIL | ● 2022

## READY. SET. *Grow!*

Spring is a time for growing and developing! Grow and develop your home with us at Bellwood Credit Union. Whether you're looking to purchase your first house, searching for a place with more room for your growing family, or considering refinancing to save money, your credit union wants to help you find a solution! We offer:

- Purchase or refinance options
- Government-backed loans
- Minimal down payment options
- Realtor services with exclusive discounts
- Investment property programs
- Complimentary seminars and webinars

Contact us today at 804.271.0181 or visit our website at [blwd.org](http://blwd.org), and let us help you grow your home today.



## CHECK US OUT

*Checking accounts made for you.*

Do you only have a savings account with us? Consider opening a checking account, too! Bellwood Credit Union offers a variety of checking accounts to fit your individual needs. You can choose between Basic Checking, Select Advantage Checking, and Student Checking.

When you open a checking account with Bellwood CU you will benefit from quite a few perks: Free VISA® debit card, free Bill Pay, free mobile deposit and free account alerts\*, have access to your account anywhere with Digital Banking, access thousands of FREE ATMs nationwide\*\*, and more!

Contact us or see our website for more information:  
[blwd.org/checking-accounts/checking-accounts/](http://blwd.org/checking-accounts/checking-accounts/)

\*Data carrier rates may apply. \*\*Fees may occur from ATMs not owned by Bellwood Credit Union.

## *You're invited to our* ANNUAL MEETING



When:  
May 4, 2022 at 6 PM [EST]



Where:  
Hermitage High School  
8301 Hungary Spring Road  
Henrico, VA 23228

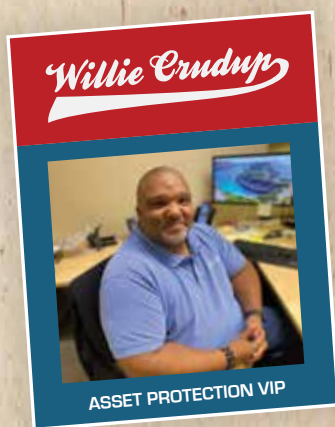


RSVP:  
RSVP by April 15<sup>th</sup> to  
[alreda@henricofcu.org](mailto:alreda@henricofcu.org) or  
804.266.0290 ext. 1145

## HOLIDAY CLOSINGS

*Memorial Day*  
Monday, May 30<sup>th</sup>

*Juneteenth*  
Monday, June 20<sup>th</sup>



## Team Player SPOTLIGHT

Willie Crudup IV is an Asset Protection Specialist, and has been working at the credit union for over 2 years. Willie's number one hobby is riding his motorcycle, which he plans to do a lot more of now that it is spring and the weather is finally warming up. He also loves going to the movies. Any kind of Sci-Fi movie or TV show is what he likes best. Willie's favorite thing about working at the credit union is the people he works with every day. Willie says, "my coworkers are great!"

Thank you for all you do at the credit union, Willie!



# Financial Tips for a SMART WEDDING



The birds are chirping, the weather is warming, and wedding season is upon us! Here are a few money-saving tips and tricks to get you through to your big day:

1

## *eVite.com*

This free website is a lifesaver for savvy spenders. It facilitates the sending of electronic invitations for anything, from your engagement party to your wedding itself.

2

## *Loans*

Should you find yourself coming up a little bit short for the wedding of your dreams, consider checking into your credit union for a personal loan. Bellwood Credit Union is based on relationships with our members, and we want to help you find a loan or other financial options that will fit your wedding best.

3

## *Have a stock the bar party instead of an engagement party*

If you're planning on serving alcohol at your wedding, the prices can rise exponentially. Closer to the wedding, throw a party for your guests where they can have fun, and celebrate you and your partner. Instead of gifts, guests bring a bottle of their favorite alcohol for you to keep and share at the wedding. This ensures everyone will have the beverage of their choice at the actual wedding and you don't break the bank trying to please everyone.

4

## *Utilize Pinterest®*

Not only can you put all of your ideas in one place that you can easily find later, often you can find more free tips and tricks to make your wedding planning go smoothly. We even have a Pinterest which has a wedding budgeting board with more money-saving ideas beyond this article. Give Henrico Federal Credit Union on Pinterest a follow!

5

## *Ask your friends and family to help with small tasks*

People will often feel honored to be given a job, and usually, they will assist in saving time and money. Ask a relative to cut your cake or your friend who is amazing at makeup to help you with yours. Be creative!

6

## *Honeymoon Fund*

Many free wedding websites include this very cool option. Instead of having your guests bring expensive presents to your wedding, they can put their money towards part of your honeymoon. A less technological way of doing this is having cute labeled boxes at the wedding itself for the guests to put cash or checks directly into.

## Join us for FOOD TRUCK FRIDAYS

Bellwood Credit Union loves to support local! Join us for Food Truck Fridays, where we host food trucks every Friday at different local branches. If you know of a local food truck interested in participating, please reach out to Amber Alred at [alreda@henricofcu.org](mailto:alreda@henricofcu.org) for more information.



## Sir Elkington's Excursion

Today we're learning about twenty-dollar bills from the United States of America! Twenty-dollar bills are a type of money made by the Bureau of Engraving and Printing (BEP). Twenty-dollar bills are not actually paper, but made from cotton and linen. The Former president Andrew Jackson is on the front and the White House is on the back. The first U.S. twenty-dollar bills were made in 1861.



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