

# SNOWBALL YOUR SAVINGS.

Earn better rates this winter with our Share Certificate Special.



Bellwood  
Credit Union

a division of Henrico Federal Credit Union

## Notes of INTEREST

WINTER | JANUARY | 2023

### BUDGET-FRIENDLY WINTER ACTIVITIES

There is a distinct chill in the air, and winter is officially here. While we're all hunkered down in our homes under piles of blankets, let's take this opportunity to save some money! Your credit union has some great indoor budget-friendly activity ideas to help keep you entertained throughout this cold season:

#### PUZZLING

There are so many different types of puzzles it is staggering! Of course, there is your standard jigsaw puzzle. For an extra twist of fun, complete your puzzle on a poster board. Pour Mod Podge™ over it to glue it on. Overnight you will have a beautiful new poster to hang up that you can proudly say you made yourself. These types of puzzles aren't your only option. There are apps for crossword puzzles and trivia games you can play with your friends. Thousands of free Sudoku puzzles are available to download online as well as riddles or brain teasers to keep your mind sharp.

#### READING

This may sound like nothing new but hear us out! Did you know many local libraries have apps where you can check out books and read them digitally from your phone, tablet, or e-reader? You don't have to brave the cold to a physical library to acquire new material. They have lots of digital reads available for download. From non-fiction books, cookbooks, travel books and gardening books to comic books, and manga for the kids!. For those with eyesight disabilities, the audiobook options are vast as well. If you don't typically like reading, maybe opt for something new like modern poetry, a favorite celebrity's biography, or a fun magazine.

#### DIGITAL BUSINESS OPTIONS

Try out some local business options from the comfort of your couch! Many businesses are operational in different virtual ways. Food services have takeout and delivery options. Make a picnic on your living room floor and imagine you are surrounded by warmer times. Many nearby stores have delivery or online shopping options. Even many car dealerships are offering digital car viewings. They use 3D imaging to show you every angle of their vehicles on sale. Here at Bellwood Credit Union, we have a Voice



Banking and Digital Banking system that allows members to do so much from home, including cashing checks, secure messaging our team, paying bills, and even applying for loans!

#### ALTERNATIVE WORKOUTS

Staying at home more often in the cold season can cut out some exercise you're used to getting while going about your normal day. Websites like Pinterest have easy-to-follow list format workouts available. The list of workout themes is endless and can fit any lifestyle or room size. On YouTube™, you can find virtually any type of workout class for free! Try something new in your living room like yoga, Pilates, barre, shadow boxing, Zumba, or even karate. Most of these can be found for all age levels, even mommy and me type classes!

#### ENTERTAINING KIDS

Speaking of kids, here are a few suggestions to stave off the choruses of "I'm bored!" Zoos, aquariums, historical sites, museums, and travel destinations around the world are offering virtual tours. Make it educational and take your kids on a virtual field trip. Set up a box and a few pillows in your living room and virtually ride the coasters at Disney™. On our YouTube™ channel, we offer a few fun virtual branch tours and story times. Another option is to engage in some physical play. Tape streamers or string variously throughout a room or hallway and let the kids pretend they are secret agents trying to get through the lasers without touching them or building a giant pillow fort. For bored teens, help them rearrange their room and take fun before and after pictures. Learn a new skill or craft like origami, piano, or something crazy from a YouTube™ video.



### Superstar SPOTLIGHT

#### JUAN SANMARTIN

Juan Sanmartin is the Indirect Lending Officer. Juan has been with the Credit Union for over 5 years! Soccer and video gaming are some of his favorite ways to enjoy his free time. His recent television addiction is Obi-Wan Kenobi, and he really enjoys a slice of pizza! He will be spending this winter with his family going to see the Christmas lights and watching movies with a warm cup of hot chocolate. Juan's favorite part about working for the credit union is the opportunity it provides to help improve people's lives.



# Board of Directors NOMINEE BIOS

SAVE THE DATE  
ANNUAL MEETING  
MAY 3, 2023

## HENRY ROSENBAUM

Henry Rosenbaum has been a member of the credit union since 1985 and a member of the Board of Directors since 2015. He previously volunteered as a paramedic at Lakeside Rescue Squad and the Virginia State Police Med-Flight program. Rosenbaum has served the Henrico County Division of Fire for 38 years. For four of those years, he was the Resource Manager. Currently, he serves as the Henrico County Fire Marshal.

When asked about his current motivation, Rosenbaum states, "I have become well versed with the policies and laws of the credit union, the Federal Credit Union Act, and State and Federal Rules and Regulations pertaining to credit unions." He promises to advocate for HFCU members and uphold his responsibilities to the Board.

## MAC BEATON

Mac has served as a member of the Board of Directors since 2010. He has also been a member of the Asset Liability Management Committee, Associate Director/Director Emeritus Committee, Facilities Committee, and Personnel Committee while on the board. Mr. Beaton is currently the Director of Career and Technical Education. He started his career as an Apprentice Electrician but has spent the last 37 years in Henrico County Schools as a teacher, Education Specialist, and for the last 22 years has served as the director.

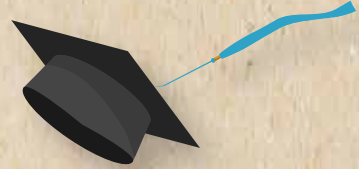
"I am committed to serving the members of the credit union. As a current board member, it is important to me to continue to look for ways to better serve our members while maintaining the core values that have made the credit union what it is today. I am also dedicated to helping continue with the mission of financial literacy education."

Voting Rules & Regulations: Nominations may also be made by petition, signed by a minimum of 1% of the members (maximum 500). Nominations by petition must be submitted to the secretary of the Board of Directors by February 14, 2023 (9401 West Broad St, Henrico, VA 23294). 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 or Bellwood CU and be at least 16 years of age.

## 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 Katie Bailey at [baileyk@henricofcu.org](mailto:baileyk@henricofcu.org) no later than March 17, 2023.

For additional information and to apply, visit the Scholarship page at [blwd.org](http://blwd.org).



## DID YOU KNOW?

Bellwood CU offers competitive rates on share certificates. Are you looking for a quick return on investment?

Visit our website to learn more about our current certificate savings rates.

## Holiday CLOSINGS

*Martin Luther King, Jr Day:*  
Monday, January 16<sup>th</sup>

*President's Day:*  
Monday, February 20<sup>th</sup>

*Memorial Day:*  
Monday, May 29<sup>th</sup>

## Sir Elkington's Excursion



- Across:**
1. Coin worth 25 cents
  2. Type of money made from metal
  3. When you put money in an account for future use

- Down:**
1. How many quarters are needed to make a dollar
  2. To borrow money
  3. How many quarters make 75 cents

## MONEY CROSSWORD

