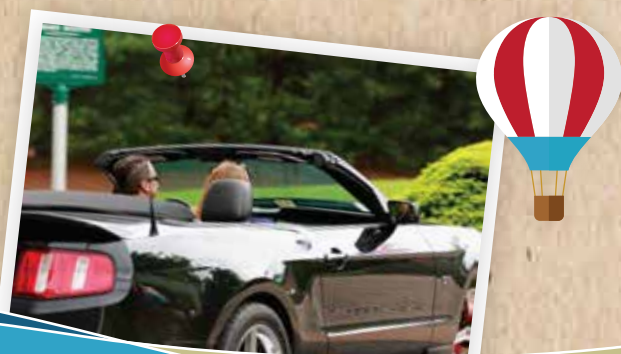


VROOOOOM into summer!



Notes of INTEREST

● SUMMER | ● JULY | ● 2017

PERKS THAT MAKE YOU SMILE

Get rewarded with the smarter card!

Reward yourself with our Visa®
Platinum Rewards Credit Card.
You'll enjoy:

- NO Annual Fee
- NO Balance Transfer Fees
- NO Foreign Transaction Fees
- Earn rewards for cash, gift cards, travel, merchandise and more



**1500 bonus points when you spend \$500
in the first 90 days of account opening**

**VISA
CREDIT
CARD**

**1.9%
APR***



INTRO RATE ON ALL PURCHASES AND BALANCE TRANSFERS FOR SIX MONTHS

*APR= Annual Percentage Rate. The fixed introductory rate applies to new purchases and balance transfers posted to a new Visa account for six months from the account open date. Your rate for purchases and unpaid balances after the six month introductory period will be adjusted to the non-introductory rate of 10.90% to 17.90% for Visa Platinum Rewards and 9.90% to 17.90% for Visa Platinum based on creditworthiness. Balance transfers are subject to approval. Balance transfers from other Bellwood CU loan accounts are not eligible for the Introductory Balance Transfer APR. Rates and terms are subject to change without notice. *1500 bonus points are earned when \$500 is purchased on credit card within the first 90 days. Not all applicants will qualify.

A NEW WEB EXPERIENCE

**We are excited to
share our new web
interface with you!**



Our new web experience recently debuted with upgraded features such as a mobile responsive interface*, more graphics, and a new and improved menu bar for easier navigation. In addition, we've made it easier to apply for loans* through the new site. Remember:

- 1 You will still use the web address, blwd.org, to access our website.
- 2 You can always access your accounts through our Mobile App. If you do not have our Mobile App, visit the App store to download it today.
- 3 If you have any questions, please contact us.

*Message and data rates may apply. Auto and Personal loans are the only available loans types for which to apply through the website.

PICTURE YOUR AUTO LOAN SAVINGS IN AN INSTANT

What kind of adventure do you want to take this summer? According to the Credit Union National Association (CUNA)'s Member Benefit Report, credit union members in Virginia can expect a 0.91% difference in their auto loan rate when compared to a bank.* Bellwood CU members could expect savings even greater than average. For instance, when compared to the average bank rate, our members can expect to save up to \$928 on their auto loan. What would you do with up to an extra \$928 in your pocket? Take a vacation? Pay off debt? When you're ready to buy, contact us. Have an auto loan at another financial institution? Apply to refinance and save.



*Savings example based on average bank auto loan rate reported in the 2016 CUNA Benefit Report for Virginia's Credit Unions (3.51%) compare to our lowest rate of 2.09% APR over 60 months. Payment example: \$25,000 financed over 60 months - \$439 payment. Not all borrowers will qualify for the lowest rate.

RVA SUMMER

Things to do here at home this summer

Summer has arrived and there are many activities for you, your family and friends to check out this summer. From concerts and festivals to theme parks to educational and historical attractions, the entire state of Virginia has you covered. Plan your next weekend getaway or day trip using these websites. Post your pictures to Facebook and tag us so we can see all the cool places you've been this summer too!

WWW.VISITRICHMONDVA.COM

WWW.VIRGINIA.ORG/SUMMER

Don't forget...we sell discounted tickets to Busch Gardens, Water Country USA, Kings Dominion, and Regal Cinemas. Visit www.blwd.org for ticket prices.

SCHOOLS OUT SAVINGS IN



Bellwood CU offers high yield youth certificates. With a \$100 minimum deposit and a yield of 6.00% APY*, it's easy for kids to see their money grow faster.

12 MONTH CERTIFICATE
6.00% APY*

*APY = Annual Percentage Yield. Rate effective as of June 15, 2016 for individuals 21 and younger. Penalties for early withdrawals may apply. Penalties or applicable fees may reduce your earnings. Dividend Rate is 5.84%. Limit one account per member. Accounts must be opened with \$100 minimum opening balance and \$1,000 maximum balance. This offer may end at any time without notice. This credit union is federally insured by the National Credit Union Administration.



HOLIDAY CLOSINGS

Independence Day:
Tuesday, July 4

Labor Day:
Monday, September 4

Columbus Day:
Monday, October 9

CONGRATULATIONS TEACHERS!



Bellwood Credit Union is proud to partner with NBC12 to recognize teachers in our community that are making a difference.

April

Susan Chamberlin,
Holman Middle School

May

Julie Quillin,
Cool Spring Elem. School

June

Laurie Blanks,
Mills E. Godwin High School



Nominate a Teacher!

To nominate a teacher, simply visit our Excellence in Education page at BLWD.org and tell us how they make a difference in their school and community. We will start taking nominations for the 2017-2018 school year on August 1st.

[Handwritten signature]

