



Give a Hoot About  
**Saving**  
Credit Union  
Youth Month



# Notes of INTEREST

● SPRING | ● APRIL | ● 2017

## BORROW SMARTER

BECAUSE IT'S NOT JUST  
A HOUSE IT'S A HOME



### HOME EQUITY LOANS AND LINES OF CREDIT

Use the equity in your home to consolidate debts or pay for home improvements. You can finance a new car or your child's education. You can even use a home equity loan like a first mortgage.



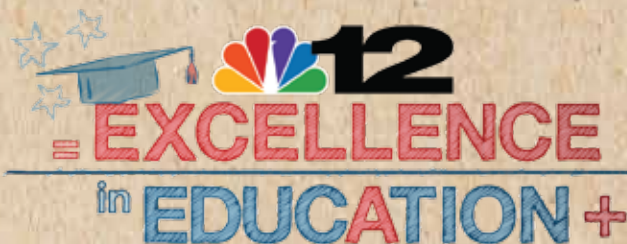
### REFINANCING YOUR HOME

If you already have the home of your dreams and want to save more on your mortgage each month, we offer refinancing solutions to fit your individual needs.



### PURCHASING A HOME

We've partnered with some of the area's top real estate agents to save you time and money. Not only will you benefit from years of local market knowledge, but you'll also receive a 20% discount on their commission credited at closing when financed through your credit union.



## CONGRATULATIONS TEACHERS!

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

### January:

Erik Evans,  
Brookland MS

### February:

Richard Halas,  
Hopewell HS

### March:

Lauren Kern,  
Armstrong HS



To nominate a teacher, simply visit our Excellence in Education page at [Blwd.org](http://Blwd.org) and tell us how they make a difference in their school and community.

## PICTURE YOUR AUTO LOAN SAVINGS IN AN INSTANT

What kind of adventure do you want to take this summer? According to the National Credit Union Administration (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 \$1,009 on their auto loan. What would you do with up to an extra \$1,009 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? 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 1.99% APR over 60 months. Not all borrowers will qualify for the lowest rate.



## CELEBRATE CREDIT UNION YOUTH MONTH!

FOR EVERY DEPOSIT\* MADE  
DURING THE MONTH OF APRIL  
BE ENTERED TO WIN A PAIR  
OF BEATS HEADPHONES

# WIN BEATS



\*You must be a Bellwood CU member under age 21 to be eligible for the grand prize drawing. Only 1 deposit per visit. To obtain a copy of the Official Contest Rules visit blwd.org.

## Did you know your credit union participates in Credit Union Direct Lending (CUDL)?

CUDL makes purchasing a vehicle easy. You can get the same great rates at participating dealers as you can right here at your credit union branch. Here's how it works:



Visit  
AutoSmart on  
our website



Click  
shop new or  
shop used



Search by  
vehicle type



Research  
your vehicle



Find a  
participating  
dealer



YOU'RE INVITED TO

### OUR ANNUAL MEETING



#### WHEN:

Join us for  
our Annual Meeting  
on May 3, 2017  
at 6:00PM.



#### WHERE:

Lewis Ginter  
Botanical Garden  
1800 Lakeside Ave.  
Richmond, VA 23228



#### RSVP:

RSVP by April 21 to  
schroeders@henricofcu.org  
or 804.266.0290  
ext. 1145.

## WE'RE HERE TO HELP YOU WITH THE JOURNEY

**FINANCIAL EDUCATION &  
RESOURCES FOR ANY AGE**

One of the best benefits of being a member of your credit union is having a representative to lead and guide you through your financial needs. As a member you have access to financial literacy & education materials, seminars, and events to help you remain financially prepared for any life event. Contact us to learn more about financial education and let us join your financial journey.



Youth & Adult  
Financial Literacy



Lunch &  
Learns



Classroom  
Presentations



Credit Report  
Assistance

### DID YOU KNOW?

Bellwood CU has been serving DSCR since 1951.  
Thank you for being a member.

## HOLIDAY CLOSINGS

**Memorial Day:** Monday, May 29, 2017

**Independence Day:** Tuesday, July 4, 2017

