



Over the years my reasons for banking with them have grown. From going into the branch and seeing familiar friendly faces every week to easy experiences with loans.

-Randy G, Member Since 2008



Bellwood
Credit Union

a division of Henrico Federal Credit Union

Notes of

INTEREST

WINTER | JANUARY | 2018

MORTGAGE LOANS

From
One Neighbor to Another

Did you know your credit union offers options to fit all your mortgage needs?

Whether you're looking to purchase a new home, use the equity in your current home for other expenses, or refinance your existing home loan, Bellwood CU can help you turn the key to the home of your dreams.

We've even partnered with the area's top real estate agents to offer a 20% discount on their commission, credited at closing, when financed through Bellwood CU. That's one more way we put our member's needs first.

Contact a representative for more information.



HOLIDAY CLOSINGS

Martin Luther King, Jr. Day
Monday, January 15, 2018

Presidents' Day
Monday, February 19, 2018

A NEW MOBILE APP EXPERIENCE IS HERE!



We've made it even easier for you to bank on the go with our new mobile app. Now you can login using your same username and password as Internet Banking! Enjoy other new features like*:



Transfer funds to other members



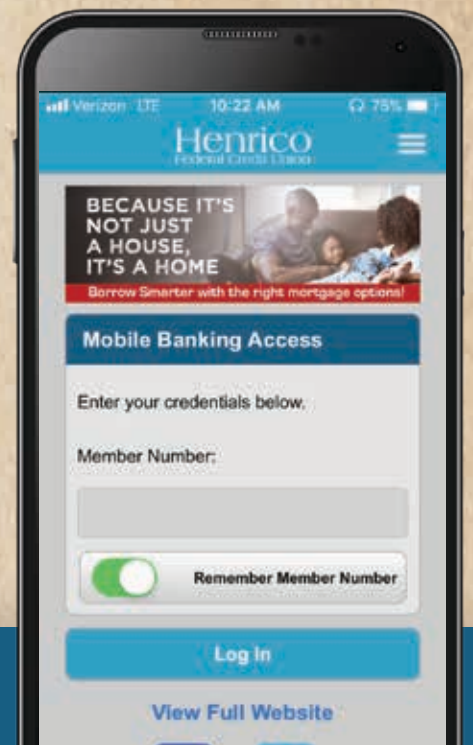
Login using Touch ID



Schedule transfers



View pending debit card transactions



*Data rates may apply.

BOARD OF DIRECTORS NOMINEE BIOS

SAVE THE DATE
ANNUAL MEETING
MAY 2, 2018

FREDERICK F. OVERMANN, III

Fred is the Chair of the Henrico FCU Board of Directors and has served as Chair since 2014; previously serving as a director since 2008. He serves as a member of the Facilities, Personnel, Appeals and Review, ALCO, Budget, and Scholarship Committees as well as the Disaster Response Team for the credit union.

Fred served in the U.S. Air Force from 1968 - 1972 and in 2007 he retired from the County of Henrico as the Director of Community Development. He has also volunteered for several community organizations such as the Henrico East Rotary Club, Henrico County Foundation, Henrico County Vocational Standing Committee, R.C. Longan Elementary School Community Council, Short Pump Middle School Community Council, and United Way. He earned an AAS in Civil Engineering from JSRCC and a BS in Urban Planning from VCU.

When asked about his current motivation and how he plans to contribute to the credit union:



I will work together with the current Board of Directors on key issues concerning the credit union including keeping an open mind for suggestions to better the products and services the credit union offers. I will spend time to ensure the credit union maintains the current credit union rating to provide the best financial experience for our members.

FRANK G. CASTELVECCHI

Frank currently serves on the Henrico FCU Board of Directors and has served as a director since 2002. He served as the 1st Vice Chair in 2013 and has served as the Treasurer since 2014. Frank earned a BS in Civil Engineering from VA Tech and has completed graduate and post-graduate courses in Public Administration and Public Policy at VCU.

When asked about his current motivation and how he plans to contribute to the credit union:



My motivation is to continue to serve the membership ensuring continued growth and success of the credit union. As a Board Member I will continue to provide an engineering and management perspective to the Board of Directors. In addition, I have developed understanding of financial, management, and human resources principles.

Frank recently retired, with 30 years of service, from the County of Henrico as a Senior Plans Review Engineer. He serves as the Chief of the Montpelier Volunteer Fire Department and is a board member of the Shalom House Retreat Center.

WILBERT J. CHILDRESS, JR.

Bert Childress began serving as a volunteer in 2008 with the credit union as a member of the Supervisory Committee. He was elected Chair of the Supervisory Committee in 2009 and served as Chair until 2017. In July 2013 Bert was appointed to serve on the Board of Directors.

Bert has been employed with the County of Henrico in various capacities throughout his tenure including working in the Commonwealth's Attorney Office, County Manager's Office, and Henrico Mental Health & Development Services. He currently works in the Division of Schools as an educator. Bert has earned a business degree as well as a Master of Public Administration.

When asked about his current motivation and how he plans to contribute to the credit union:



I will continue to work with the Board of Directors to ensure the credit union continues to enhance member experience by providing the best financial services at the lowest cost. I commit to working with the Board of Directors, expanding product offerings, and partnering with our members to help them reach financial success.

Voting Rules & Regulations: Nominations may also be made by petition, signed by a minimum of 1% of the members of the credit union (maximum 500). Nominations by petition must be submitted to the secretary of the Board of Directors by February 17, 2018. The petition must be accompanied by a statement of qualifications, biographical data and a certificate, signed by the nominee that s/he is 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.



EXCELLENCE in EDUCATION + 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:

October: Michelle Reed,
Matoaca Elementary School

November: Melissa Black,
Goochland High School

December: Crystal Giannani,
Dinwiddie High School



To nominate a teacher, simply visit our Excellence in Education page at www.BLWD.org and tell us how they make a difference in their school and community.



SCHOLARSHIPS AVAILABLE!

Scholarships can save you a lot of money when paying for school expenses! If you are a student graduating from high school in 2018 or an adult continuing your education, you are invited to apply for a credit union scholarship. ALL completed applications, including the completed essays, can be mailed to 9401 West Broad St., Henrico, VA 23294 or dropped off at any branch location no later than Friday, February 16, 2018 at 6:00 pm. Visit the scholarships page on our website for more information.

\$250 MILLION

A NEW MILESTONE

We've reached a milestone, and we can't thank you enough! Recently we surpassed \$250 million in assets and we would like to thank you for trusting us with your finances and being a member of Bellwood CU. Without you this accomplishment would not be possible.

