

"They take the time to know you like you're family. To me there's nothing better than that!"  
Allen T., Member Since 1989



**Bellwood**  
Credit Union

a division of Henrico Federal Credit Union

Notes of

# INTEREST

● SPRING | ● APRIL | ● 2018

## FEEL THE FREEDOM OF A LOWER AUTO LOAN RATE



and all the extra perks from your credit union

- Easy online application
- Local lending with quick decisions
- Warranties & loan protection

AUTO LOAN RATES AS LOW AS

**2.59** % APR\*

**PURCHASE OR REFINANCE!**

\*APR = Annual Percentage Rate. Rate based on creditworthiness. Not all borrowers will qualify for the lowest rate. Rates, terms and conditions subject to change without notice. Payment example: \$25,000 financed over 60 months - \$440 payment.

## YOU'RE INVITED TO OUR ANNUAL MEETING



**When:** May 2, 2018 at 6:00 PM



**Where:** Jefferson Lakeside Country Club 1700 Lakeside Ave.  
Henrico, VA 23228



**RSVP:** RSVP by April 20 to [schroeders@henricofcu.org](mailto:schroeders@henricofcu.org) or 804.266.0290 ext. 1145

## ANNOUNCING OUR NEWEST LOCATION: THE SHORT PUMP BRANCH

4690 Pouncey Tract Rd.  
Glen Allen, VA 23059  
(Next to Fasmart)

Branch Manager: Joanna McVicker

Assistant Branch Manager: Nicki Conradt-Eberlin



## 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:

Caroline Kirsh,  
Robious  
Elementary School



### February:

Cheryl Williams,  
Patrick Copeland  
Elementary School



### March:

Keenan  
Entsminger,  
James River  
High School



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



YOU CAN  
BE A



SAVE  
ME!

# SAVINGS HERO!

AGES 8-12 YEARS OLD:  
\$25 VISA GIFT CARD  
+ 4 MOVIE TICKETS

AGES 0-7 YEARS OLD:  
CREDIT UNION PRIZE PACK

AGES 13-18 YEARS OLD:  
**BEATS HEADPHONES**

APRIL IS NATIONAL CREDIT UNION  
YOUTH MONTH. FOR EVERY  
DEPOSIT YOU MAKE IN THE MONTH  
OF APRIL, BE ENTERED TO WIN A  
**ONE OF SEVERAL SUPER PRIZES!**

You must be a Bellwood CU member under age 21 to be eligible for drawing. Only 1 deposit per visit. To obtain a copy of the Official Contest Rules visit [www.blwd.org](http://www.blwd.org).

## CREATE YOUR FUTURE



Use the equity in your home to create a better future for you and your family with a Home Equity Loan or Home Equity Line of Credit<sup>1</sup>

- Fixed rate with terms up to 20 years<sup>1</sup>
- Loans and Lines of Credit from \$10,000 to \$400,000<sup>12</sup>
- Borrow up to 80% of your home's value<sup>12</sup>
- No closing cost options available<sup>2</sup>

<sup>1</sup>Property insurance is required prior to loan closing. For further details please contact a credit union representative. Rates, terms, conditions and services subject to change. Not all borrowers will qualify for the lowest rate. Waived closing costs could include property appraisal, title search and document preparation at an approximate cost of \$500. Maximum loan amount is \$25,000 or less when LTV exceeds 80%. Actual rate will vary depending on applicant's credit ratings and length of loan term. If you decide not to enter into this plan within three business days of receiving this disclosure and the home equity brochure, you are entitled to a refund of any fee you may have already paid. APR = Annual Percentage Rate. <sup>2</sup> APR on the Home Equity Line of Credit may vary, minimum APR is 3% and maximum APR is 16%. You may draw against your credit line any time during the first five years after closing. If you close your Home Equity Line of Credit Plan and satisfy the security instrument within 12 months of the Plan's opening, you will reimburse us 100% of the closing costs we paid on your behalf. If you close your Home Equity Line of Credit Plan and satisfy the security instrument within 13-36 months of the Plan's opening, you will reimburse us for part of the closing costs we paid on your behalf by paying us a partial reimbursement fee of \$350.00.

## BRANCH SPOTLIGHT: LABURNUM BRANCH



Branch Manager Dominique Chapman and Assistant Branch Manager Rolanda Lee invite you to visit them at the Laburnum Branch located at 1201 North Laburnum Ave., Henrico, VA 23223.

### Fun Facts:

- Opened in 2008
- HFCU's only free-standing branch in the East End of Henrico County
- Senior Teller, Treva Henson, trained current CEO Chris Williams when he began working for Henrico FCU in 1996

### Hours of Operation

Lobby: M-F 10am-6pm; Sat. 9am-12pm

Drive-Thru: M-F 9am-6pm; Sat. 9am-12pm

## HOLIDAY CLOSINGS

### Memorial Day:

Monday, May 28, 2018

### Independence Day:

Wednesday, July 4, 2018

