

A BETTER MEMBER EXPERIENCE  
*coming soon!*



Bellwood  
Credit Union  
a division of Henrico Federal Credit Union

Notes of  
**INTEREST**

● WINTER | ● JANUARY | ● 2020

*Dear Bellwood CU Member,*

Exciting changes are coming to your credit union. The Board and staff of Bellwood CU are committed to making your experience modern and convenient. On **March 1, 2020**, Bellwood CU will implement a full-scale core system conversion to take your member experience to the next level. This new member-centric system will empower you to have a more secure and sophisticated experience.

**UPDATES-AT-GLANCE**

The new updates will take place during March. Some new features may not be available immediately. The following services will be impacted by the new system:

 Online & Mobile Banking

 Voice Banking

 Branch Banking

**TIMELINE FOR SYSTEM UPDATE**

During conversion, there will be days that the branches will be closed and services will be unavailable. Please mark these important dates on your calendar:

**FRIDAY,  
FEBRUARY  
28TH**

All digital and voice banking services will be taken offline at approximately 7:00pm

**SATURDAY,  
FEBRUARY  
29TH**

The credit union will be closed and all digital and voice banking services will be unavailable

**SUNDAY,  
MARCH  
1ST**

Operating system upgraded and tested

**MONDAY,  
MARCH  
2ND**

The credit union will be closed and all digital and voice banking services will be unavailable

**TUESDAY,  
MARCH  
3RD**

Branches, contact center, digital and voice banking services return to normal operation

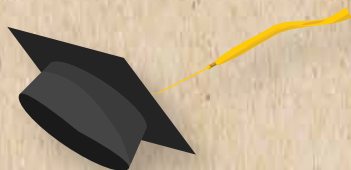
Please review any print or email correspondence you receive carefully. Check our website regularly for updates so you can best prepare for the exciting changes coming to your credit union.

**Thank you for your continued support and understanding during our core system conversion.** Bellwood Credit Union is deeply appreciative of your membership and we look forward to delivering a superior banking experience and providing you the exceptional service you deserve.

*Chris Williams*  
President / CEO



# 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 2020 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, March 13, 2020. **Visit the scholarships page on our website for more information.**

# Holiday CLOSINGS

*Martin Luther King, Jr. Day:*  
**Monday, January 20**

*Presidents' Day:*  
**Monday, February 17**

## Board of Directors NOMINEE BIOS

**SAVE THE DATE**  
**ANNUAL MEETING**  
**MAY 6, 2020**

### MAC BEATON

Mac Beaton has served as a member of the Henrico FCU Board of Directors since 2010. He has served on several committees including Asset Liability and the Facility Committee.

Mr. Beaton is the Director of the Career and Technical Education for Henrico County Public School. He started his career as an Apprentice Electrician but has spent the last 31 years as a teacher Education Specialist. For the last 18 years, he has served as the director.

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



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

Voting Rules & Regulations: Nominations may also be made by petition, signed by a minimum of 1% of the members of Henrico FCU (maximum 500). Nominations by petition must be submitted to the secretary of the Board of Directors by February 15, 2019. 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.

### HENRY ROSENBAUM

Henry Rosenbaum has served as a member of the Henrico Federal Credit Union Board of Directors since 2015 and has been a credit union member since 1985. He is an active member of the community and previously volunteered with the Lakeside Volunteer Rescue Squad and Virginia State Police Med-Flight program as a Paramedic.

Mr. Rosenbaum is currently the Fire Marshal for Henrico County Division of Fire. During his 35 years with Henrico Fire, Henry has advanced through the ranks to Assistant Chief. Henry served as the Resource Manager for four years where he managed facilities, apparatus, personnel and equipment budgets, as well as fire and EMS supplies and capital improvements.

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



I have become well versed with all policies and laws of the credit union, the Federal Credit Union Act and all State and Federal Rules and Regulations pertaining to credit unions. I promise to uphold the responsibilities of a Board member and advocate for Henrico Federal Credit Union members.



## Ms. Roosalina's Corner **SPEND WISELY**

The holidays are over, which means you probably had a lot of fun going shopping for others (or perhaps yourself). As much fun as it is to spend our money, we have to remember the three things we should do with it. We need to **SAVE**, share with those in need, and then spend.

Spending our money is easy to do, but spending it with purpose takes a little more work. It's really important, to stop and ask yourself why you are buying something before you spend your money.

Make sure you have a plan for how you are going to spend your money. Don't forget, if we want to spend our money, we have to remember to **SAVE** it first.

Would you like to share with the Roo Crew how you're planning to save, share or spend money?

Ask an adult to help you share your goals with us by emailing [FinEd@henricofcu.org](mailto:FinEd@henricofcu.org).

