



Hampton Roads  
EDUCATORS CREDIT UNION, INC.

# FUNDAMENTAL 123

Summer 2026

“Large Enough To Serve You, Small Enough To Know You”



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# Summer Loan Specials

## LOOK WHAT'S HERE!

CU Days at the Dealership Are Back!  
June 1st through August 31st, 2026

Rates as low as

# 3.49%



APR\* | up to 60 months



SCAN TO APPLY

### The Road to happiness starts with HRECU financing!

Get the car you want at the rate you deserve. June 1st through August 31st, 2026, enjoy rates as low as 3.49% APR\* up to 60 months on the purchase of a vehicle. PLUS, get a \$50 Visa Gift card to help fill up your gas tank. Get pre-approved to make shopping easier. Apply at [www.hrecu.org](http://www.hrecu.org) or call the Loan Dept. at 757-838-0707 for more information.

\*APR Annual Percentage Rate: Rates as low as 3.49% APR up to 60 months. First payment due no later than September 30th, 2026. Rates will be based on your credit score, model, year and term of vehicle. Terms available based on vehicle cost and year. Rate valid on 2023-2027 vehicles. Refinances do not qualify. Rate incentives do not apply. Offer valid June 1st - August 31st, 2026.

## Flexible Financing for Every Summer Plan

### Super Summer Loan

Borrow up to \$5,000 June 1 - August 31, 2026 at 8.00% APR\* with our Super Summer Loan. No payments due until September, 2026. The final payment is due June 30, 2027. It's that simple!

Other loan options are also available. Apply online or make an appointment today at [www.hrecu.org](http://www.hrecu.org).



\*APR= Annual Percentage Rate. Approval subject to creditworthiness. Final payment due 6/30/2027. Offer valid 6/1/2026-8/31/2026.

### Liberty Loan

It's our country's 250th birthday and we have a spectacular deal for our members. July 1st - 31st, 2026, borrow up to \$2,500 and enjoy a limited-time rate at 2.50% APR\* for up to 12 months.

Celebrate independence with us and experience the HRECU difference.



\*APR Annual Percentage Rate: Rates is 2.50% APR up to a maximum of \$2,500 for up to 12 months. Loan approval will be based on credit worthiness. Rate incentives do not apply. Loan must originate and close in July 2026 to be considered for these special terms.

# Youth and Student Center

CONGRATULATIONS TO OUR SCHOLARSHIP WINNERS!

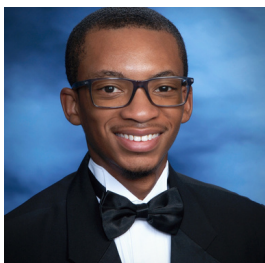
## \$1,000 Career Development Scholarship



**Cristina Birdsong**

*Hampton Christian Academy*

Pursuing a B.A. degree in Communications



**Kaleb Lucas**

*Phoebus High School*

Pursuing a B.A. degree in Political Science



**Camryn Spencer**

*Bethel High School*

Pursuing a degree in Kinesiology

## \$1,000 Naomi J. Chadwick Scholarship



**Henry Godfrey**

*Phoebus High School*

Pursuing a B.A. degree in Communications

## \$1,500 Masters of Education Scholarship



**Ulisa Caddle**

*Aberdeen Elementary School*

Pursuing a Master of Education degree

## Helping Young Savers Build Bright Futures

HRECU offers young members a chance to know the value of saving, spending and sharing at an early age. A \$5 deposit to open a Savings account is all it takes to get your child on track to lifetime benefits of credit union membership and financial wellness. Additional benefits for youth are:

- **Good Grades Drawings:**

Open to youth members who have all A's and/or B's on their report card. Open to all ages from Kindergarten through High School Seniors.

- **MegaBuk\$ Drawings:**

For ages 4-12, earn a punch each time that you make a deposit. Once your MegaBuk\$ card is filled, you become eligible for a quarterly prize drawing. \*(Youth must be present to earn a punch).

- **Coin Machine Access:**

Save up your coins and bring them into the branch and let our Coin Machine count them for you.



## Student Loans

Wherever you are in your higher education, get the money you need for school. Student loans from HRECU in partnership with Sallie Mae<sup>(R)</sup> can help! Whether you're an undergraduate, graduate student, or parent, Sallie Mae<sup>(R)</sup> higher education loans are designed to meet your needs.

- Competitive interest rates
- Multiple repayment options
- No origination fees; no prepayment penalty

Find the right loan for you. For details or to apply, visit

[www.salliemae.com/smartoption/hrecu](http://www.salliemae.com/smartoption/hrecu)



# Get Rewarded for Spending

## Visa Platinum Rewards Credit Card

Use our low fixed rate Visa Credit Card to book vacations, dine out or transfer a high interest rate balance from another card. Plus, earn points on every dollar you spend. It's the only card you'll ever need in your wallet!

Apply online today at [www.hrecu.org](http://www.hrecu.org)

## Visa Debit Card Rewards

Your VISA® Debit Card earns rewards each time you make a signature purchase. Earn 1 point for every \$2.00 spent. Redeem for gift cards, electronics, home goods, event tickets or vacations.

Register at [www.uchooserewards.com](http://www.uchooserewards.com) to start earning points today!

## YOUR TICKET TO CARD MANAGEMENT

### You're In Control

**Digital Card** - add your debit card to the wallet on your phone

**Rewards** - Direct access to to your Uchoose Reward site and your account (No login required)

**Spending Insights** - lets you see what, when and where you spent your money

**Controls and Alerts** - Ability to track locations, Merchants, Transactions, Set spending limits, and turn your card off and on easily

**Manage Travel Plans** - Set up to 2 travel plans

**More options available online and through the app!**



Scan to Learn More



## INVEST IN YOURSELF



HRECU partners with **GreenPath Financial Wellness** to offer FREE financial guidance.

GreenPath, a trusted nonprofit with over 60 years of experience, provides certified counseling on credit card debt, student loans, and homeownership. Free webinars are available on [www.hrecu.org](http://www.hrecu.org). For assistance, call 877-337-3399.



### Regain Control of Your Debt and Your Life

As a valued member of our credit union, we provide you with free access to money management and debt repayment services through GreenPath. If you are having trouble managing your debts, you may want to consider a Debt Management Plan. GreenPath will contact your creditors to arrange debt management concessions and payment plans. You make one affordable, consolidated payment to GreenPath with each paycheck — and they pay your creditors. GreenPath will create a deposit schedule that ensures all payments are received by your creditors prior to the due dates.



# Close to Home

## RETIREMENT ANNOUNCEMENTS



Susan A. Thrash  
Marketing and Business Development  
Coordinator

We extend our sincere congratulations and best wishes to Susan A. Thrash, Marketing and Business Development Coordinator, on her retirement effective December 31, 2025.

Susan joined the organization on February 20, 2018, and throughout her tenure, she has been instrumental in building strong relationships and valuable community partnerships that have greatly contributed to our success and visibility.

Susan's dedication, professionalism and positive presence will be greatly missed. We thank her for her many contributions and wish her happiness and success in this exciting new chapter.



Tyronna R. Smith  
Loan Officer

After nearly nine years of dedicated service, we congratulate Tyronna Smith, Loan Officer, on her retirement effective May 31, 2026.

Tyronna joined the organization on July 24, 2017, and has consistently demonstrated professionalism, commitment, and exceptional service to the members during her tenure. Tyronna formed many friendships during her time at HRECU.

We sincerely thank Tyronna for her years of hard work and dedication and wish her all the best in this exciting new chapter of retirement.

### Community Shred Day Results

Thank you to the AKA sorority and everyone who volunteered to make this event a success!

While we can't feed everyone in need, we have made a huge impact in our community!

We collected **453 pounds of food** and received monetary donations of \$857.15.

That equates to providing **2,949 meals!**

Thank you all so much!



## Main Office Hours: Monday-Friday, 9 AM - 5 PM

2130 Cunningham Drive Hampton, VA 23666

Phone: (757) 838-0707 / (800) 468-1073

Fax: (757) 838-0776

[www.hrecu.org](http://www.hrecu.org)

### Upcoming Holiday Closings

Memorial Day

May 25th

Juneteenth

June 19th

Independence Day

(Observed Friday, July 3rd)

Labor Day

September 7th

Columbus Day

October 12th

### Our Field of Membership

Proudly serving school system faculty/staff, students, parents & retirees in:

- Gloucester (including Gloucester Municipal)
- Hampton
- Hampton University
- Isle of Wight
- Mathews
- Middlesex
- New Horizons
- Poquoson
- Rappahannock Community College
- Surry
- Virginia Peninsula Community College
- Williamsburg-JCC
- All private schools located within these localities.

### LET'S GET SOCIAL



@HAMPTON ROADS EDUCATORS CREDIT UNION



@HREDUCATORSCU



@HRECU757



To find the nearest CU Service Center, visit: [co-opcreditunions.org/Locator](http://co-opcreditunions.org/Locator) or call 1-800-919-2872

To find a surcharge-free ATM, visit: [cualiance.com/ATMLocator](http://cualiance.com/ATMLocator)

Visit our website for updates on news and information at [hrecu.org](http://hrecu.org)

Email us with questions or concerns at [www.hrecu@hrecu.org](mailto:www.hrecu@hrecu.org)



**Hampton Roads**  
EDUCATORS CREDIT UNION, INC.

Your savings federally insured to at least \$250,000  
and backed by the full faith and credit of the United States Government

**NCUA**

National Credit Union Administration, a U.S. Government Agency

### PRIVACY NOTICE

Federal law requires us to tell you how we collect, share, and protect your personal information. Our privacy policy has not changed and you may review our policy and practices with respect to your personal information at <https://www.hrecu.org/Documents/Privacy-Notice.pdf> or we will mail you a free copy upon request if you call us at (757) 838-0707.