

FUNDamental



Hampton Roads
EDUCATORS CREDIT UNION, INC.
CELEBRATING 70 YEARS

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Fall 2024

LARGE ENOUGH TO SERVE YOU, SMALL ENOUGH TO KNOW YOU



GET READY FOR BLACK FRIDAY SHOPPING!

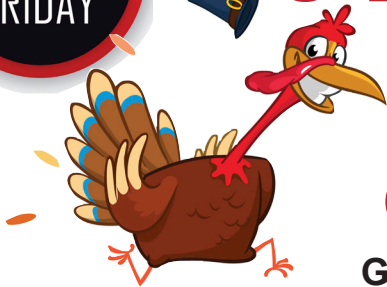
Borrow \$1,000
For 10 months

For 3 days only!
November 25-27

8.0% APR*

No payment until
January, 2025!

Get Pre-approved!



Get ready for the holidays! Whether you are buying gifts, food for your holiday feast, or paying a few bills, let us give you the green this season. November 25, 26 and 27 borrow \$1,000 at 8.0% APR* for 10 months. No payment due until January, 2025! Get pre-approved to make shopping even easier! Visit HRECU.org to apply or call 757-838-0707 for details.

*APR Annual Percentage Rate. Approval based on creditworthiness and ability to repay.

FALL THROWBACK CAR SALE

Rates as low as
3.99% APR*
For 60 Months



Finance your new or used vehicle in November or December and get the July rate! YES!! If you missed the summer "lowest rate of the year sale," no need to worry, we are bringing the July rate back for **November** and **December** only!!! Apply online at hrecu.org today.

*APR= Annual Percentage Rate. Rates as low as 3.99% APR up to 60 months. Rates will be based on your credit score, model year of vehicle and term of loan. Terms available based on vehicle cost and year. Rate valid on 2021-2025 vehicles. Offer valid November 1-December 31, 2024.

In this issue:

- Chat with Chad
- Holiday Loan Specials
- Skip-A-Payment
- Financial Literacy Grants

Connect with us!



Coming Soon! Contactless Debit Cards!



Apple Pay is Now Available!



Our Visa Gift Cards are perfect for the holidays!



International Credit Union Day 2024 will be celebrated on Thursday, October 17. ICU Day helps raise awareness and celebrate what makes credit unions unique. This year's theme is One World through cooperative finance. We invite you to stop by the branch, enter to win a gift card and have a snack on us.



Teacher Financial Literacy Grants Now Available!

Up to 10 teachers will be selected to receive a \$250 grant to help support current or new classroom projects that focus on financial literacy. Educators must teach within HRECU's service areas. **Application deadline is November 15th** with grants awarded in December. Additional details and the application are available on our website.

We offer a summer pay solution for 10 & 11-month employees

Let us help to relieve some of the stress if you do not get paid during the summer months. Your credit union offers the **"Delayed Pay Account"** that allows you to set aside money each pay period so that you will be prepared for your summer expenses. **It's not too late!** Contact our Member Services Department for information on setting up your Delayed Pay Account TODAY!

Meet Chad Our Newest Virtual Team Member!

Chat with Chad from our website by tapping on the green Live Chat icon. Chad is on call 24/7 to assist you. Whether you have questions about your account or need financial advice, our new Virtual Branch team is just a message away. You can also use the QR code to access 24/7 chat!



WE OFFER FIRST MORTGAGES!

Whether you are buying your first home, refinancing or moving to a brand new house, trust HRECU to finance your mortgage. Our options and resources will help make your home buying or refinancing process easier. Call our Mortgage Dept. at 757-838-0707, Option 1, or visit our website for details at:

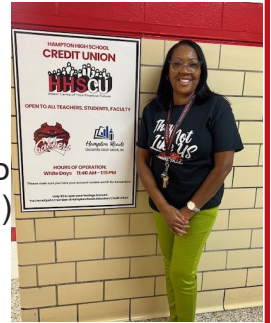
[hrecu.org/Borrow/Mortgage Loans](https://www.hrecu.org/Borrow/Mortgage%20Loans)



GRAND REOPENING AT NEW LOCATION!

Attention! Hampton High School Staff & Students!

Stop by your HHS Student-run Branch now located next to the "Attendance" office by the main entrance. The branch is open on White Days from 11:40 AM to 1:15 PM. Mrs. Mitchell (pictured) is the new teacher liaison in charge of the branch. Make withdrawals or deposits, pay a loan or Visa, make transfers or refer a friend! Cash withdrawal limits do apply. It's easy to join if you're not already a member.



Scholarships Coming Soon!

Each year we offer three scholarships to high school seniors and two scholarships to faculty/staff within our field of membership. Applications will be posted on our website on December 1, 2024. Fully completed applications **must be received by March 3, 2025, 5:00 p.m.**

YOUTH ACCOUNTS

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 every youth member who has all A's and/or B's on their report card.
- **MegaBuk\$ Drawings:** Get your MegaBuk\$ Punch Card for ages 4-12 and earn a punch each time that you make a deposit. Once your card is filled, you become eligible for a quarterly prize drawing.
- **Coin Machine:** Save up your coins and bring them in to the branch and let our Coin Machine count them for you.

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.

Start your holiday shopping!

Rates as low as
6.90% APR*

Save money this holiday season and use your Visa Platinum Rewards Credit Card. If you don't already carry our Visa, now is the perfect time to start. You'll enjoy a fixed rate as low as 6.90% APR*. PLUS, earn rewards points for every purchase you make. Get an early start on your holiday shopping plus save money with a low fixed rate!

SHOP EARLY!



*APR Annual Percentage Rate. Rate based on creditworthiness.

Skip A Payment

Need a little extra cash for the holidays? Allow us to skip your November or December loan payment. Just fill out our Skip-A-Payment* form and pay a \$30 fee per loan. Forms are available on our website, in our office or give us a call and we will fax or mail you a form.

*Some restrictions apply. Certain loans do not qualify for the program. Contact us for more information.



Use Your Home's Equity



Fall is the perfect time for home improvement projects, to take a trip or pay college expenses. A Home Equity Loan or Line of Credit is a great way to fund whatever you need! Call our Loan Dept. for more details at 757-838-0707.

Have you added our Mobile App?



Enjoy on the go banking at your fingertips. Keep track of your balances, transfer money, pay bills and deposit checks with **HRECU's Mobile App** for both Android and IOS devices. To download the App look for HRECU Mobile Branch in the Apple Store or Google Play. **And don't forget to sign up for "eDocs"** to receive your statements and give you the ability to sign electronic documents such as loans, and more.

ANNUAL NOTICE REGARDING NON-VISA PINLESS DEBIT TRANSACTIONS

You may use your Visa Debit Card to initiate both Visa debit transactions and non-Visa debit transactions without using a personal identification number (PIN) to authenticate the transactions. To initiate a Visa debit transaction, you may sign a receipt, provide a card number or swipe your card through a point-of-sale (POS) terminal and choose to route the transaction over a Visa network.

To initiate a non-Visa debit transaction, you may enter a PIN at a point-of-sale terminal or, for certain bill payment transactions, provide the account number for an e-commerce or mail/telephone order transaction after clearly indicating a preference to route it as a non-Visa transaction. We have enabled non-Visa debit transaction processing on CUliance, Cirrus, and Accel/Exchange networks. The rights and protections applicable only to Visa debit transactions, including additional consumer liability limits and streamlined error resolution procedures, as described in your Electronic Fund Transfers Agreement and Disclosure, will not apply to transactions processed through non-Visa networks.

Please contact the Credit Union with any questions you may have regarding this notice. Thank you.

GreenPath Financial Wellness

Our partner, GreenPath, offers a wide selection of financial wellness virtual workshop topics such as Financial Decisions for Young Adults and How to Budget for the Holidays. In addition to the online workshops, GreenPath offers resources on a wide variety of topics from improving your credit score to building a budget. To access GreenPath resources visit our website at hrecu.org/Resources-Education/Greenpath.



CONTACT US

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Website: hrecu.org

Follow us on Social Media: @HREducatorsCU



To find the nearest CU Service Center, visit:

coopcreditunions.org/Locator or call 1-800-919-2872

To find a surcharge-free ATM visit: culiance.com/ATMLocator

Email us with any questions or concerns at hrecu@hrecu.org



Proudly serving school system staff, students, parents & retirees in Hampton, Gloucester (including Gloucester Municipal), Isle of Wight, Mathews, Middlesex, Poquoson, Surry, Williamsburg-JCC, New Horizons, Hampton University, Virginia Peninsula Community College, Rappahannock Community College & all private schools located within these areas.

HOLIDAY CLOSINGS

COLUMBUS DAY

October 14

VETERANS DAY

November 11

THANKSGIVING HOLIDAY

November 28 & November 29

CHRISTMAS HOLIDAY

December 24 (Close at 2 PM)

December 25 & 26

NEW YEAR'S EVE

December 31 (Close at 2 PM)

NEW YEAR'S DAY

January 1

FOR THE LATEST CREDIT UNION
EMERGENCY CLOSING INFORMATION CALL:
(757) 951-3240

Hampton, VA 23666-2502
2130 Cunningham Drive

