

FUNDAMENTAL 123

Winter 2026



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

“We continue to focus on providing exceptional personal service”



In this Issue:

Annual Meeting Details

Visa Balance Transfer

Scholarships Available Now

Financial Literacy Grant
Winners

Join us virtually as we celebrate 72 years!

Thursday, March 19, 2026

6:00pm

72nd Annual Meeting

This year's Annual Meeting will be held virtually. As required by our bylaws, the Credit Union will host its Annual Meeting on **Thursday March 19th, 2026** at 6:00 PM via webinar. A quorum must be present to allow us to conduct the meeting, so your participation is appreciated! The webinar should last no longer than 1 hour and will promptly begin at 6:00 PM. Register for the webinar on our website or use the following link: tinyurl.com/3748vrccs

Questions? Contact the Credit Union at (757) 838-0707, Ext. 107 or marketing@hrecu.org.

Connect With Us!



**Contactless Debit Cards
Are Here!**



SAVE THE DATE
Annual Shred Day!
SAT, APRIL 11TH 2026
9-12 noon



Board Elections

The election results for Board of Directors will be announced during the annual meeting on 3/19/2026. **Voting will take place February 13th to March 17th, 2026 in our branch or online.** The following board members are up for re-election to serve the following terms:

Anita Holley: 4 Year Term

Gloria Winder: 4 Year Term

Kimberly Sharpe: 4 Year Term

Please visit our website for bio information.

New Audio Teller Phone System

Our SMARTS Audio telephone system was upgraded on October 1, 2025 to give you a better experience. The new number is **757-765-7566**.

For instructions on how to use the new system, visit hrecu.org to view or download the PDF on our website. If you have additional questions or concerns, please don't hesitate to contact us at the branch (757) 838-0707.



Sign-up For eStatements!

It's safe, easy and more secure! Access your eStatements by signing into your Internet Banking Account and select "eDocuments". View, print or download your statement faster in the security of your own home or on your mobile device.

For New Visa Accounts

Balance Transfer

1.90% APR*
For New Visas

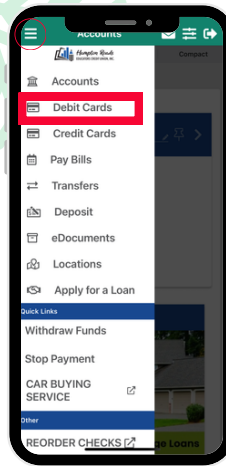


Feeling the post-holiday squeeze? Consider opening a Visa Platinum rewards credit card! Transfer your balances between January 1 and March 31, 2026, and benefit from a low 1.90% APR* throughout your statement billing period, which ends in October 2026. Following that, enjoy one of the most competitive fixed rates available on the peninsula. Additionally, earn rewards points for every dollar you spend!

*APR=Annual Percentage Rate. 1.90% APR applies to new cards only with transferred balances from other financial institutions, credit card companies or department store credit cards. Balances must be transferred between 1/1/2026-3/31/2026 and will remain at special rate through statement billing period ending 10/2026. After that, your APR will be 6.90%-16.90% based on your creditworthiness.

Have You Downloaded Our App?

Have you downloaded our 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. Get a step-by-step tutorial for setting up mobile banking by scanning the QR code.



Now available! A smarter, easier way to manage your debit cards

Our new, improved debit card management tool allows you direct access from your HRECU Mobile APP or Internet Banking! Imagine the peace of mind that comes with having complete control over your debit card. With our new Debit Card Management tool, you can do it all, from setting spending limits, curbing impulse purchases, instantly freezing misplaced cards and setting your own "Travel plans"!

Financial Literacy Grant Winners

The following standout teachers received grants to support their classroom projects on financial literacy:



Tamiko Barnes

(Captain John Smith Elementary)

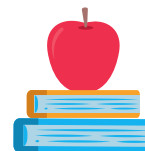
A STEM activity invites fathers and father figures to collaborate with students in building a piggy bank together.



Marcia Lewis

(Phenix PreK-8)

Students will gain budgeting skills by engaging in a play store, where they will read about and purchase various items.



Marietta Mitchell

(Hampton High School)

Students will discover how to develop and oversee a budget effectively using software.



We Offer First Mortgages

Whether you are buying your first home, refinancing or moving to a 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 Department at 757-838-0707, Option 1, or visit our website for details at: hrecu.org/Borrow/MortgageLoans.

Annual Shred Day

April 11th 2026

9-12pm

HRECU is partnering with the Virginia Peninsula Foodbank for our annual Shred day! Bring your confidential files, bank statements, cancelled checks, etc. (Limit 3 bags/banker sized boxes permitted) please bring non-perishable canned goods or a monetary donation for the local food bank!

Drive into 2026 in Style!

Rates as low as

5.49%
APR*
For 60 Months



Drive into 2026 with a new car financed by HRECU! With rates as low as 5.49% APR* you could drive away today in the car of your dreams. Get pre-approved to make shopping easier. Apply online at hrecu.org or pick up an application at our branch.

*APR= Annual Percentage Rate. Rate based on approval and creditworthiness. Restrictions apply. Rates subject to change.



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 Department for more details at 757-838-0707.

Scholarships Available

We are offering five scholarships to students and faculty/staff within our field of membership for the 2025-2026 school year. **Fully completed applications must be received by Friday, March 6, 2026 5:00 p.m.** Incomplete packets will be disqualified. **To access the applications, please visit our website hrecu.org or consult your guidance counselor.**

The following three scholarships are available for high school seniors:

- \$1,000 Laura W. Twyford Memorial Scholarship
- \$1,000 Career Development Scholarship
- \$1,000 Naomi J. Chadwick Memorial Scholarship

Two scholarships are available to school employees:

- \$1,500 Educational Advancement Scholarship (includes Vocational Schools)
- \$1,500 Master of Education Scholarship (for Advanced Degrees)



January's webinar, **Public Educational Webinar - Setting and Reaching Financial Goals in 2026**, offers insightful tips on how to make decisions to invest in yourself and the future generation, to build a stronger financial future. The webinar is scheduled for Wednesday, January 21st at 3:00 PM. To register visit: <https://tinyurl.com/434tm5kt>

*Sign up to receive the live link or recording of the meeting

HOLIDAY CLOSINGS

NEW YEAR'S DAY

January 1

(Thursday)

Martin Luther King Jr. Day

January 19

(Monday)

Presidents' Day

February 16

(Monday)

Memorial Day

May 25

(Monday)

Juneteenth

June 19

(Friday)

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

Proudly serving school system faculty/staff, students,
parents & retirees in Gloucester (including Gloucester
Municipal), Hampton, 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 localities.

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

Website: hrecu.org

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

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

Visit our website for updates on news and information at
hrecu.org

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

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