

FUNDamental 1 2 3

Hampton Roads
EDUCATORS CREDIT UNION, INC.

"LARGE ENOUGH TO SERVE YOU, SMALL ENOUGH TO KNOW YOU"

SUMMER 2023



Hot Deal.
New Wheels.

**NO PAYMENTS
FOR 60 DAYS!**

Enjoy the dog days of summer with our low rates during credit union days at the dealership!

Get the car you want at the rate you deserve. **Now through August 31, 2023**, get rates as low as **4.75% APR*** up to 60 months on the purchase of a vehicle. PLUS, no payments for 60 days. Get pre-approved to make shopping easier. Apply at hrecu.org or call the Loan Dept. at 757-838-0707.

*APR= Annual Percentage Rate. Rates as low as 4.75% APR up to 60 months. 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 2020-2024 vehicles. Refinances do not qualify. Rate incentives do not apply. Offer valid June 1-August 31, 2023.

Rates as low as
4.75% APR*
Up to 60 Months

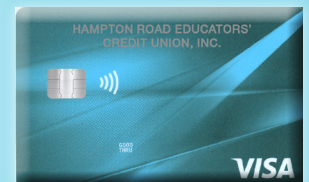
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Connect with us!



COMING SOON! Contactless Credit Cards



Now offering Contactless EMV Chip Visa Credit Cards! Providing you with a turnkey, safe and frictionless, "Tap and Go" digital payment solution. As your card comes up for renewal after July 1, 2023, you will begin receiving your new "Contactless Cards"

Join us for Member Appreciation Day!

Friday, June 23rd
Enter to win prizes!

Hot Dogs & SweetFrog Served
11:30-AM to 1:30 PM

Bring your family & co-workers to join.
We will make the initial \$5 deposit when they join!



Using Your Visa Credit Card to Travel?

If you plan to use your Visa Platinum Credit Card while traveling, be sure to let us know. We flag your card(s) so that the system does not temporarily block it due to suspicious activity. Call (757) 838-0707 and let us know the dates and location to avoid any inconvenience. For Debit Cards, use the CardValet App or call us.

Congratulations to the 2023 Scholarship Winners!

\$1,000 Career Development Scholarship
Sydney Wynberry, Middlesex High School

\$1,000 Laura W. Twyford Memorial Scholarship
Meghan Lewis, Bethel High School

\$1,000 Naomi J. Chadwick Memorial Scholarship
Kathleen Paige Dee, Poquoson High School

\$1,500 Post Graduate Scholarship
Lauren Manners, Instructional Assistant Special Education
Paul Burbank Elementary School



Preparing Your Finances For Back To School



Wednesday, July 19, 2023 at 3:00-3:30 pm

As summer winds down, back-to-school season looms. Whether you are preparing for your student to return to elementary, high school, or college, it's important to have a plan for the financial costs. Join this informative webinar for tips and strategies to manage some of the costs associated with heading back to school, including technology, supplies, and tuition. Visit our website to register.

SAFE DEPOSIT BOXES



Need a Safe Deposit Box to store important documents? We have several sizes available to rent. Call or stop by the branch.

ATTENTION TEACHERS! (Mark Your Calendar)

The deadline for Teacher Financial Grant applications is **November 3, 2023** with grants awarded in December. We will award ten grants up to \$250 to teachers within our service area for financial literacy projects. Applicants must demonstrate that the project is teaching financial literacy.

Sign-up for eStatements!

It's safe, easy and more secure.

- View, print or download your statement faster than mailed statements in the security of your own home or on your mobile device. Statements are stored up to 2 years.
- Download your statement to your computer and store or print in the convenience of your home.
- To access your eStatements: **1)** Sign into your internet banking account; **2)** Select e-Documents; **3)** Check the box to "Agree to Terms & Conditions"

Student Loans Available

Take control of your college financing! Whether you're an undergraduate, graduate, or career training student, there's a loan to help you reach your education goals. Ask us about the Smart Option Student Loan by visiting:

salliemae.com/smartoption/hrecu



Shred Day 2023

HRECU hosted another successful Shred Day on Friday, April 7th. Thanks to the generosity of everyone who participated, we collected 1,058 pounds of food plus \$824.00 in monetary donations for the VA Peninsula Foodbank! That's equivalent to about 3,354 healthy meals that can now be provided to the community. In addition, 5,100 lbs. of paper was shredded.




Alpha Kappa Alpha Sorority Inc., Gamma Upsilon Omega Chapter Sorority sisters volunteered to help with 2023 Shred Day. We thank them for their service!



\$UMMER \$uper Loan

FOR WHATEVER FLOATS YOUR BOAT

8.00% APR*
Borrow up to \$3,000

We have the **EASY** solution to help fund your summer fun! 

Borrow up to \$3,000 June 1 through August 31, 2023 at a low 8.00% APR*. No payments are due until September, 2023. The final payment is due June 30, 2024. It's that simple! Other loan options are also available. Apply online or make an appointment today at hrecu.org.

*APR= Annual Percentage Rate. Special rate of 8.00% APR good 6/1/2023-8/31/2023. Approval subject to creditworthiness. Final payment due 6/30/2023. Offer valid 6/1/2023-8/31/2023.



VACATION
RENOVATION
DEBT CONSOLIDATION

GOT SUMMER PROJECTS?

Use the equity in your home. Choose your terms!

We offer Terms Up to 5 Years, 5-10 Years and 10-15 Years Fixed Rate Home Equity Loans. Adjustable Rate Lines of Credit are also available. Call our Loan Dept. for current rates or to apply (757) 838-0707.

*APR = Annual Percentage Rate. Approvals subject to creditworthiness. Property insurance, and if applicable, flood insurance is required. Possible tax advantages, consult your tax advisor. Rates subject to change at any time without notice. Offer valid for single family, owner-occupied, primary residences only in Virginia.



Is Your Credit Card Rate Tied to Prime?

Rates as low as
6.90% APR*

Apply for our Visa Platinum Rewards Credit Card and enjoy a LOW FIXED rate, plus earn rewards on purchases. It's the only card you'll ever need in your wallet. Apply online at hrecu.org. Now is a great time to transfer those high rate balances!

*APR = Annual Percentage Rate. Rate based on your creditworthiness.



Refinance Your Auto Loan & Save!

Rates as low as
5.24% APR*
Up to 60 Months

Do you have a vehicle loan with another financial institution?

We may be able to save you money on your current loan. Simply call our Loan Department, and give us the balance, mileage and vehicle identification number. We will calculate your new, low payment. Saving you money is our goal! Call the Loan Department at 757-838-0707.

*APR= Annual Percentage Rate. Rate based on credit worthiness, make, model and year of vehicle. Restrictions apply.

Card Download the App
Valet Have access and control anytime, anywhere!

CardValet allows you to turn your debit card on and off, schedule alerts & more! Simply download the CardValet app from the Apple app or Google Play store.



CONTACT US

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Follow us on Social Media:



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

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

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



We are always here for you!
#HRECU4U

Proudly serving school system 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.

HOLIDAY CLOSINGS

JUNETEENTH

Monday, June 19

INDEPENDENCE DAY

Tuesday, July 4

LABOR DAY

Monday, September 4

COLUMBUS DAY

Monday, October 9

VETERANS' DAY

Friday, November 10

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