

# FUNDamental 1 2 3

Fall 2023

Hampton Roads  
EDUCATORS CREDIT UNION, INC.

LARGE ENOUGH TO SERVE YOU, SMALL ENOUGH TO KNOW YOU



## GET READY FOR BLACK FRIDAY SHOPPING!

Borrow \$1,000  
For 12 months

For 3 days only!  
November 20-22

8.0% APR\*



Get Pre-approved!

No payment until  
January, 2024!



### In this issue:

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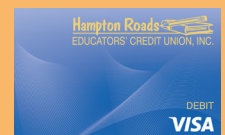
### Connect with us!



### Contactless Visa Credit Cards

You will receive your contactless VISA CREDIT CARD when it renews.

### APPLE PAY is coming October, 2023!



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 20, 21 and 22 borrow \$1,000 at 8.0% APR\* for 12 months. No payment due until January, 2024! 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.

### INTERNATIONAL CREDIT UNION DAY

Celebrate the Global Credit Union Movement with Us!

The 75th anniversary of International Credit Union Day 2023 will be celebrated on Thursday, October 19. Stop by the branch and enter to win a gift card and have a snack on us. ICU Day exists to raise awareness and celebrate what makes credit unions unique: a mission to bring financial inclusion and well-being to people all over the world. This milestone offers us the opportunity to acknowledge the tireless effort of credit union employees while celebrating members the world over.

Ask about our Visa Gift Cards!





## 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 13th** 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!



### GRAND REOPENING

**Attention all Hampton High School faculty, staff and students!** Don't forget your HHS Student-run Branch is located across from the cafeteria and is open on White Days from 11:40 AM to 1:15 PM. Stop by, make a withdrawal or deposit, pay a loan or Visa, make transfers or refer a friend! Cash withdrawal limits do apply.

### 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.



## SAVE THE DATE!



**70TH ANNUAL MEETING**  
Thursday, March 21, 2024  
Liberty Baptist Church, Hampton

### Scholarships Coming Soon!

Each year we offer three scholarships to high school seniors and one scholarship to faculty/staff within our field of membership. Applications will be posted on our website on December 1, 2023. Fully completed applications **must be received by February 23, 2024, 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.

*Pictured L-R, HRECU Manager/CEO Karen Orié with Virginia State Delegate Jeion Ward at this years Hampton City Schools New Teacher Breakfast on August 7th.*





## Start your holiday shopping!

Rates as low as

**6.90%** APR\*

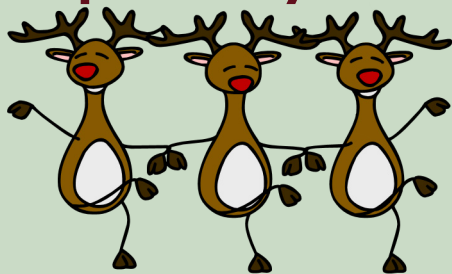


**SHOP EARLY!**

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 with a low fixed rate!

## 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.



## SAVE Money! Refinance with HRECU

**Do you have a vehicle loan with another financial institution?** We may be able to save you money on your current loan. With rates as low as **5.24% APR\* for 60 months**, now is the time to refinance your auto loan. Simply call our Loan Department to get started. Saving you money is our goal!

\*APR= Annual Percentage Rate. Rate based on approval and credit worthiness. Restrictions apply. Contact the credit union for information.

## 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 CUIliance, 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 workshop topics such as Financial Decisions for Young Adults and Options for Dealing with Debt. To access GreenPath resources visit our website at [hrecu.org](http://hrecu.org), Resources and Education tab.



## CONTACT US

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Email: [hrecu@hrecu.org](mailto:hrecu@hrecu.org)  
Website: [hrecu.org](http://hrecu.org)  
Follow us on Social Media: @HREducatorsCU



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

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

Email us with any questions or concerns at [hrecu@hrecu.org](mailto: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 & all private schools located within these areas.

## HOLIDAY CLOSINGS

### COLUMBUS DAY

October 9

### VETERANS DAY

November 10 (Observed)

### THANKSGIVING HOLIDAY

November 23 & November 24

### CHRISTMAS HOLIDAY

December 25 & 26

### NEW YEAR'S DAY

January 1

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