

Hopewell Chemical FCU

Quarterly Newsletter – Summer 2025

Notice of Change in Funds Availability Policy Disclosure

Effective July 1, 2025, all references to \$225.00 in the Hopewell Chemical FCU Funds Availability Policy Disclosure shall be amended to \$275.00. The first \$275.00 from a deposit of checks will be available on the first business day following the day of your deposit. The remaining funds will be available on the second business day following the day of your deposit. For example, if you deposit a check in the sum of \$700.00 on a Monday, \$225.00 of the deposit is available on Tuesday. The remaining \$425.00 is available on Wednesday.

For large check deposits, all references in Funds Availability Policy Disclosure to \$5,525.00 shall be amended to \$6,725.00. For example, if you deposit a check for \$10,000.00, the \$275.00 from the deposit will be available on the next business day, \$6,450.00 will be available the second business day following your deposit, the amount over \$6,725.00 (\$3275.00) will be available on the seventh business day after your deposit.

A graphic designed to look like a piece of lined paper with various school-related illustrations. At the top left is a calculator, and at the top right is a globe. The text 'BACK TO SCHOOL' is in large, bold letters, with 'BACK TO' in blue and 'SCHOOL' in orange. Below it, 'Loan Special' is in blue. The main message is in black text: 'When creating a new or adding onto an existing personal loan in July 2025, you will have no payment until September 2025!'. At the bottom, it says 'Call Lauren today at 804-452-2480!'. Other illustrations include a pink notebook, a pencil, and a ruler.A graphic designed to look like a beach scene with a sandy background, a blue ocean, and a red beach umbrella. The text 'TAKE A PAYMENT VACATION!' is in large, bold, blue letters. Below it, in purple text, it says 'With a Skip-A-Payment, during July and August 2025 the fee will be reduced to \$25.00!'. At the bottom, in red text, it says 'Call Lauren today at 804-452-2480!'. Other beach-related illustrations include a surfboard, a beach chair, and a life preserver.

SUPERVISORY COMMITTEE AUDIT VERIFICATION OF ACCOUNTS AS OF September 30, 2025

One of the duties of the Supervisory Committee is to verify all accounts periodically. Please review your enclosed account statement.

IF THIS STATEMENT IS CORRECT, NO REPLY IS NECESSARY

If this statement does **NOT** agree with your records, please notify the Supervisory Committee Chairperson in writing explaining the differences. ALL correspondence should be directed to:

Mrs. Betty
Chairperson, Supervisory Committee
7657 Lakeshore Drive
Quinton, VA 23141

**PLEASE DO NOT MAIL PAYMENTS/DEPOSITS TO THE
SUPERVISORY COMMITTEE!**



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FACTS

WHAT DOES HOPEWELL CHEMICAL FEDERAL CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?

Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	<p>The types of personal informatino we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none">■ Social Security number and Name■ Address and Telephone number■ Age and E-mail address <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
How?	All financial companies need to share non-public personal information to run their everyday business. In the section below, we list the reasons financial companies can share their non-public personal information; the reasons Hopewell Chemical Federal Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Hopewell Chemical FCU share?	Can you limit this sharing?
For our everyday business purposes - such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	YES	NO
For our everyday business purposes - to offer our products and services to you	YES	NO
For joint marketing with other financial companies	YES	YES
For our affiliates' everyday business purposes - information about your transactions and experiences	YES	YES
For our affiliates' everyday business purposes - information about your creditworthiness	YES	YES
For our affiliates to market to you	YES	YES
For our nonaffiliates to market to you	YES	YES

Questions? Call 804-452-2480 or go to www.HopeChemFCU.org

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Who we are

Who is providing this notice?	Hopewell Chemical Federal Credit Union
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What we do

How does Hopewell Chemical FCU protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files
How does Hopewell Chemical FCU collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none">■ Apply for membership or Apply for a loan■ Request Products or Apply for Services that we offer■ Apply for a VISA card or
Why can't I limit all sharing?	Federal law gives you the right to limit only <ul style="list-style-type: none">■ sharing for affiliates' everyday business purposes - information about your creditworthiness■ affiliates from using your information to market to you■ sharing for nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing

Definitions

Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

Other important information

Hopewell Chemical Federal Credit Union only shares information with those companies who have provided adequate protection for our members non-public personal information. Those companies that we choose to share information with must provide a written agreement to protect your information from unauthorized use.

The security of your non-public personal information is our priority.



Hopewell Chemical FCU * 702 Elm Street - PO Box 449 * Hopewell, VA 23860
Phone: (804)452-2480 Fax: (804)452-5515 www.hopechemfcu.org

NMLS #: 454784

