

# Hopewell Chemical FCU

## Quarterly Newsletter – Fall 2025



Hello fall

When purchasing or refinancing a vehicle with HCFCU in September or October 2025, all members will receive 0.25%\* off their qualified rate!

Call Kelsey today at 804-452-2480 or start your application online [www.hopechemfcu.org](http://www.hopechemfcu.org)!

\*0.25% rate reduction is subject to a floor rate of 4.24%. Current loans with HCFCU are excluded from this promotion. Loan approval is based upon approved credit & regular income. Interest rate based on Equifax credit score & year of the vehicle. Not everyone will qualify for the best rate.



## CHRISTMAS CLUBS

Will be released on October 1<sup>st</sup>, 2025!

You may withdraw from your Christmas Club without penalty between October 1<sup>st</sup> - December 31<sup>st</sup>, 2025.



'TIS THE SHOPPING SEASON

Holiday Loans will be available from October 1<sup>st</sup> - December 31<sup>st</sup>, 2025

Call Kelsey or Lauren today for more information 804-452-2480



### Holiday Closings

Monday, October 13<sup>th</sup> - Columbus Day

Tuesday, November 11<sup>th</sup> - Veterans Day

Thursday, November 27<sup>th</sup> - Thanksgiving Day

Friday, November 28<sup>th</sup> - Thanksgiving Day

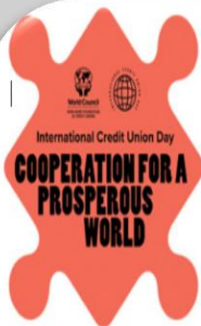
Wednesday, December 24<sup>th</sup> - Christmas Eve Close at Noon (12pm)

Thursday, December 25<sup>th</sup> - Christmas Day

Wednesday, December 31<sup>st</sup> - New Year's Eve Close at Noon (12pm)

Thursday, January 1<sup>st</sup> - New Year's Day





# COOPERATION FOR A PROSPEROUS WORLD

Join us on Thursday October 16<sup>th</sup>, 2025, for International Credit Union Day!

We will have light refreshments and give away items available in the lobby!

## COMING IN 2026

Debit Card controls  
will be embedded  
within our mobile  
banking app!

STAY TUNED  
FOR MORE  
DETAILS!

## A Note from the CEO

The Holidays are the most wonderful time of year, and the busiest! It can also be the most stressful time of the year, which is why I want to remind you we are here to help. Our goal is to be your first choice for all your financial needs.

Please be safe during the Holiday Season and monitor your accounts because criminals are watching for us to let our guards down, so stay aware of your surroundings to help prevent becoming a fraud victim.

I hope we all find time to slow down and enjoy time with family and friends!

Lynda K Frink  
CEO

## Give the perfect gift this Holiday Season with a HCFCU Gift Card!

\$4.95 Activation Fee with a Minimum load of \$10.00 and Maximum of \$1,000.00



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