

Hopewell Chemical FCU

Quarterly Newsletter – April 2026

Our Spring Loan is in full Bloom!

WHETHER YOU ARE FRESHENING UP FOR SPRING OR GOING ON A VACATION, OUR SPRING LOAN IS AVAILABLE DURING APRIL 2026!

THE SPRING LOAN HAS A \$20.00 PROCESSING FEE WITH MAXIMUM LOAN AMOUNT OF \$1,000.00, WITH AN 11 MONTH LOAN TERM, AND 12.99%**APR, AND 1ST PAYMENT DUE JUNE 20TH, 2026!***

*\$20 LOAN PROCESSING FEE WILL BE DEBITED FROM YOUR HCFCU SHARE ACCOUNT. **APR = ANNUAL PERCENTAGE RATE. ***INTEREST WILL ACCRUE FROM DATE LOAN PROCEEDS ARE DISBURSED. A \$1,000 LOAN WILL BE 11 MONTHLY PAYMENTS OF APPROXIMATELY \$98.63. ONLY ONE SPRING LOAN PER MEMBER. TERMS AND CONDITIONS ARE SUBJECT TO CHANGE AND MAY VARY BASED ON CREDITWORTHINESS, QUALIFICATIONS, AND COLLATERAL CONDITIONS. ALL LOANS SUBJECT TO APPROVAL.



Ride in style with Hopewell Chemical!

When purchasing or refinancing a new or used motorcycle with us during April 2026, members will receive 0.50%^{APR} off their qualifying rate!



Current loans with HCFCU are excluded from this promotion. Loan approval is based on credit worthiness and approved income. Not everyone will qualify for the best rate. Floor Rate of 3.99%^{APR}. *APR= Annual Percentage Rate.

Call Kelsey to start your application today at 804-452-2480!

Drive your dream today!



When purchasing or refinancing a new or used vehicle with HCFCU during May or June 2026, members will receive 0.25%^{APR} off their qualifying rate & have a deferred 1st payment**!

Call Kelsey to start your application today 804-452-2480!

CURRENT LOANS WITH HCFCU ARE EXCLUDED FROM THIS PROMOTION. LOAN APPROVAL IS BASED ON CREDIT WORTHINESS AND APPROVED INCOME. NOT EVERYONE WILL QUALIFY FOR THE BEST RATE. FLOOR RATE OF 4.24%^{APR}. *APR= ANNUAL PERCENTAGE RATE. **INTEREST WILL ACCRUE FROM DATE LOAN PROCEEDS ARE DISBURSED

HOLIDAY CLOSINGS

- MONDAY APRIL 6TH – EASTER MONDAY
- MONDAY MAY 25TH – MEMORIAL DAY
- FRIDAY JUNE 19TH – JUNETEENTH DAY



HOPEWELL CHEMICAL
FEDERAL CREDIT UNION

Hopewell Chemical FCU – 702 Elm Street/PO Box 449, Hopewell, Virginia 23860
Phone: 804-452-2480 www. hopechemfcu.org Fax: 804-452-5515

ELECTION PROCEDURES - 2026

NOTICE TO ALL MEMBERS

On March 26, 1985, the Board of Directors unanimously adopted by resolution, Standard National Credit Union Administration, (NCUA), election amendments to the Bylaws of Hopewell Chemical Federal Credit Union. Since the Annual Meeting represents the primary vehicle for each member to become involved in the affairs of the Credit Union, the Membership requested that changes be made to facilitate this involvement. Thus, the purpose of these amendments are to (1) provide for nomination by petition of candidates for election; (2) provide greater participation by the members in making nominations; (3) provide that no nominations shall be made from the floor; (4) to facilitate the use of printed ballots and to expedite the elections; (5) allow members who work on various shifts and cannot attend the Annual Meeting to participate in the election process; and (6) provide the use of a ballot box at the Credit Union Office; and to better service All Members.

BASED ON THE ABOVE, MEMBERS ARE NOTIFIED OF THE FOLLOWING:

1. JANUARY 29, 2026 NOMINATING COMMITTEE APPOINTED:
 1. REDDING F. BOWEN, JR., CHAIRMAN
 2. HAROLD L. JEFFERSON, III
 3. BETSY P. DODD

2. FEBRUARY 26, 2026 NOMINATIONS SUBMITTED TO THE SECRETARY
AND BOARD OF DIRECTORS AS FOLLOWS:
 1. GAIL C. MOORE
 2. CRYSTAL B. ABEL
 3. ROLAND D BURTON

3. Nominations, for the volunteer* position of the Board of Directors, are due by Petitions. Petitions must contain signatures of no less than 50 members who are 18 years of age by midnight on the date the petitions are due. Petitions must also have printed full name and account number in addition to the signature. Petitions will be accompanied by a statement of qualifications and biographical data along with statement of the candidate that he/she is agreeable to the placing of their name in nomination and will accept office if elected. Petitions will be mailed to: NOMINATING COMMITTEE CHAIRMAN: R. F. BOWEN, JR., CHAIRMAN AT PO BOX 449, HOPEWELL, VIRGINIA 23860. ALL NOMINATIONS MUST BE IN BY MAY 09, 2026.

4. JUNE 12, 2026 Notice of all Nominations will be posted in the Main Office of the Credit Union.

5. JULY 16, 2026 Ballot Boxes placed in Main Office of Credit Union; 702 Elm Street, Hopewell, VA 23860. Polls open between 9:00 a.m. until 5:00 p.m.

6. SEPTEMBER 28, 2026 Annual Meeting to be held at 6:00 p.m. at the American Legion Hopewell Post 146, 217 E City Point Rd, Hopewell, VA 23860

7. NO VOTING AT ANNUAL MEETING.
Note: Election will not be conducted by ballot and there will be no nominations from the floor when there is only one nominee, (either by the Nominating Committee or by Petition) for each position to be filled.
* A Director position is a volunteer position.

