

# Hopewell Chemical FCU

## Quarterly Newsletter – Summer 2026

A graphic for a back-to-school loan special. It features a red apple at the top center, a string of colorful triangular bunting flags (yellow, red, blue) across the top, a stack of red books on the left, a white cloud on the right, and a pencil holder with colored pencils at the bottom right. The text is in a bold, blue, sans-serif font.

### BACK TO SCHOOL LOAN SPECIAL

WHEN CREATING A NEW  
OR ADDING ONTO AN  
EXISTING PERSONAL  
LOAN IN JULY 2026,  
YOU WILL HAVE NO  
PAYMENT UNTIL  
SEPTEMBER 2026!

CALL KELSEY OR LAUREN TO  
START YOUR APPLICATION  
804-452-2480!

A graphic for holiday closings. It features a banner of three American flags (stars and stripes) at the top. The text is in a bold, blue, sans-serif font.

### HOLIDAY CLOSINGS

FRIDAY-JULY 3<sup>RD</sup>

INDEPENDENCE DAY

MONDAY-SEPTEMBER 7<sup>TH</sup>

LABOR DAY

HOME BANKING & ATM AVAILABLE 24/7

## SUPERVISORY COMMITTEE AUDIT VERIFICATION OF ACCOUNTS AS OF JUNE 30, 2026

One of the duties of the Supervisory Committee is to verify all accounts periodically.

**Please review all account statements.**

**IF YOUR ACCOUNT STATEMENT OR VISA CREDIT CARD STATEMENT IS CORRECT, NO REPLY IS NECESSARY!**

If either 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 W. Ekstrom  
Chairperson, Supervisory Committee  
P.O. Box 1542  
Hopewell, VA 23860

**PLEASE DO NOT MAIL PAYMENTS/DEPOSITS TO THE SUPERVISORY COMMITTEE P.O. BOX**



# ticketsatwork

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**Use Company Code: HOPEWELLCHEM**

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

<b>Why?</b>	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.
<b>What?</b>	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> <li>■ Social Security number and Name</li> <li>■ Address and Telephone number</li> <li>■ Age and E-mail address</li> </ul> When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.
<b>How?</b>	All financial companies need to share <b>non-public</b> personal information to run their everyday business. In the section below, we list the reasons financial companies can share their <b>non-public</b> personal information; the reasons <b>Hopewell Chemical Federal Credit Union</b> 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](http://www.HopeChemFCU.org)

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**Who we are**  
**Who is providing this notice?** Hopewell Chemical Federal Credit Union

**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

- 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

- 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.



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Phone: (804)452-2480 Fax: (804)452-5515 [www.hopechemfcu.org](http://www.hopechemfcu.org)

