

Hopewell Chemical FCU

Fall 2024 Newsletter



Christmas Clubs will be released on October 1st, 2024. You may withdraw from your Christmas Club without penalty between October 1st, 2024 through December 31st, 2024.

Holiday Closings:

- October 14th - Columbus Day
- November 11th - Veterans Day
- November 28th & 29th - Thanksgiving Day
- December 24th (close at noon) - Christmas Eve
- December 25th - Christmas
- December 31st (close at noon) - New Year's Eve
- January 1st - New Year's Day

HOLIDAY LOANS
are coming to
TOWN!

So Make Your List.
CHECK IT TWICE.
And Take Your Budget
**FROM NAUGHTY TO
Nice.**

Available: October 16th - December 31st, 2024

Maximum Loan: \$1,000.00

Months Financed: 11 months

Annual Percentage Rate: 12.99%^{APR}

*First Payment Due^{***}: January 20th, 2025*

\$20 loan processing fee

\$20.00 Loan Processing Fee will be debited from your HCFCU Share Account. Offer good through December 31, 2024.
APR = Annual Percentage Rate. *Interest will accrue from date loan proceeds are disbursed. A \$1,000 loan will be 11 monthly payments of approximately \$99.13 Only one (1) Holiday Loan per member. Terms & conditions are subject to change and may vary.

INTERNATIONAL CREDIT UNION DAY

The History



ICU Day has been celebrated on the third Thursday of every October since 1948.



It's a day to celebrate what we love most about credit unions.



ICU Day is commemorated by credit unions and their members all over the world.

The Theme



The Credit Union National Assoc. and World Council of Credit Unions chose the theme.



This year's theme is:
One World
through cooperative finance.



HOPEWELL CHEMICAL
FEDERAL CREDIT UNION
The element to your financial success.

*Thank you for helping us grow ****



#icuday2024

Come participate and celebrate with us on Thursday, October 17th 2024. We will have refreshments and give-a-ways!

We know how much you love belonging to the credit union! Here's why we're going to go all out on ICU Day - we have so much to celebrate!

Our members

always come first

Without Wall Street to please, we can fully focus on keeping you (our member-owners) happy. And we do!



Lower fees

Our fees are generally lower than bank fees. We have lower operating costs than the big banks - so we pass those savings on to you!



We've got your back

We're family, and family sticks together through thick and thin. We'll take the time to understand your unique situation.



Better rates

We want what is best for you! Generally, credit unions offer lower interest rates for auto financing, home mortgages, and other consumer loans.

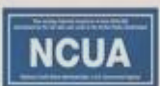


Does your Holiday spending have you feeling off-balance?

Open your new Christmas Club Savings Account to start saving today!

Can't decide on the right gift?
Do you need a last minute gift or a gift on hand?
Don't like wrapping?
Give a gift card!

\$4.95/card fee



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