

# Hopewell Chemical FCU

## WINTER 2025

OUR MISSION STATEMENT - NOT FOR PROFIT, NOT FOR CHARITY, BUT FOR SERVICE! HOPEWELL CHEMICAL FCU IS A MEMBER OWNED INSTITUTION, WITH A GOAL OF PROVIDING THE BEST POSSIBLE FINANCIAL SERVICES WHILE MAINTAINING FINANCIAL STABILITY AND STRENGTH.

# WAVES AND STAYS



## Camper \* Boat \* RV \* Jet Ski

**When buying or refinancing a watercraft or RV with HCFCU, all members will receive 0.25%\*APR off their qualifying rate from January – February 2025.**

Contact Kelsey for more information today at (804) 452-2480 or start your application on our website: [www.HopeChemFCU.org](http://www.HopeChemFCU.org)

Current loans are excluded from this promotion. Loan approval based upon approved credit and regular income. Interest rate is based on Equifax credit score and year of the watercraft or RV. \*APR = Annual Percentage Rate. Not everyone will qualify for the best rate.

## Holiday Closings

New Year's Day -  
January 1st

Martin Luther King Jr. Day -  
January 20th

Presidents Day -  
February 17th

Founder's Day (honoring Mr. Bowen) -  
March 10th

Auto

Credit  
Card

Boat

Motorcycle

RV

## Will your rates drop like snowflakes?

Call Kelsey at (804)452-2480 to refinance



## Letter from the CEO

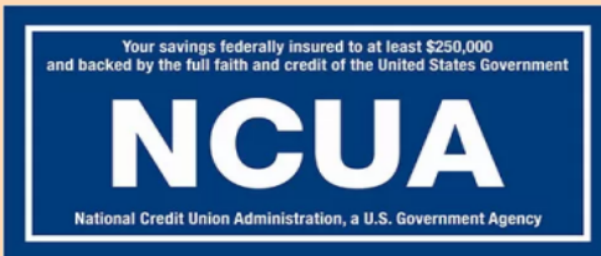
With the holiday season coming to a close and the New Year here, I'd like to take a moment to express my deepest gratitude for your continued trust and loyalty to Hopewell Chemical FCU. You are our most valuable asset.

The start of the year always sparks my enthusiasm for fresh ideas and ambitious goals with the renewed energy that the new year brings. While continuing our personal service mission, we will also continue the mission of providing you the most innovative financial products and services for your lifelong financial success.

As we all look forward to the new year, please don't hesitate to let us know how we can support you and your families. You can even help promote the Credit Union by telling family and friends about our GREAT Credit Union and suggesting they join.

We look forward to helping you achieve your financial goals and wish you a happy, healthy, and prosperous 2025!

Lynda K. Frink  
CEO

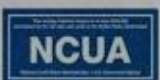


## SHARE INSURANCE Coverage Overview

You can also visit:  
[www.mycreditunion.gov/insurance-estimator](http://www.mycreditunion.gov/insurance-estimator)

ACCOUNT OWNERSHIP TYPE	EXAMPLE ACCOUNT	Less Than \$250k ACCOUNT	Greater Than \$250k ACCOUNT	NOTES
Individual	Savings, Checking, Money Market - For Self Only	You're covered!	Up to \$250k protected	Total amount in combined accounts.
Joint	Savings, Checking, Money Market - Multiple Owners	You're covered!	Up to \$250k protected per owner	Amount per each owner's interest in joint accounts.
Retirement	Traditional IRA Account	You're covered!	Up to \$250k protected	Amount in traditional IRA accounts.

**The NCUA is the independent federal agency that administers the National Credit Union Share Insurance Fund. Credit unions that are federally insured by the NCUA offer a safe place for you to save your money, with deposits insured up to \$250,000 per individual depositor.**



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