

“We are FAMILY!”



Funny thing happened to me when I sat down to write this newsletter. The words of an old song started rolling through my head. Everyone probably knows it. It is called “We Are Family” and it is sung by Sister Sledge. Once this great song starts running through your mind, it is hard to stop. We are family, I got all my sisters with me, we are family, get up ev’rybody and sing . . .

It is such a wonderful song and full of power much like a credit union. You see, a credit union is like a family. It is a group of people that have pooled resources together to support each other. We are working in collaboration for the good of everyone. And, just like in a family, when that happens each individual is stronger.

But just like in a family, we each have an individual responsibility to help make the credit union stronger. For example, if a member doesn’t pay a loan on time, it affects the whole family. If someone leaves a negative balance in their account, the whole family suffers.

Together we can make life better for every member of this credit union family. If we can see the vision and work together, we can make it a reality. So, don’t forget, “We are family.”

Carole Wight, President

The Annual Meeting Needs You!



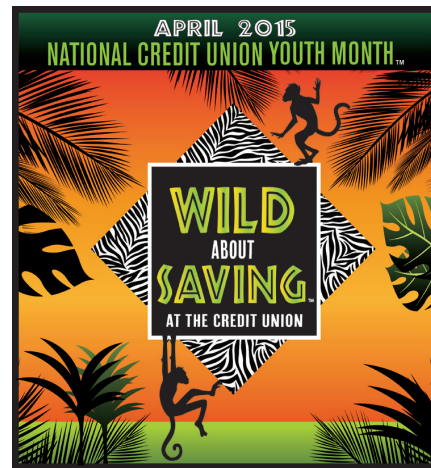
We would like to encourage your family to attend the Holy Rosary Credit Union Annual Meeting on April 22, at 7:00 p.m. This will be held in Scalabrini Hall, 910 Pacific Ave., Kansas City, MO. This is just around the corner from the main HRCU office. Board elections will be conducted, refreshments will be served and prizes will be given. We hope you can attend the annual meeting.

Please pre-register so that we will have enough refreshments for everyone. Register at www.HolyRosaryCU.org or by calling the credit union at 816.221.2734.



Visit our website and save now! Transfer a loan to HRCU and we will give you a 1% discount off your qualifying rate*. That is over and above what you might already save with our lower rates. Your savings can add up fast to give you lots of extra money. Our new Loan Switch tool will help you move your loan easily. Just answer a few questions by clicking on the Loan Switch icon at www.HolyRosaryCU.org.

*Interest rate floor 2.75% APR



WILD ABOUT SAVINGS!

Here’s a chance for your child to win a \$100 deposit to their savings account

We encourage you and your family to join Holy Rosary in celebrating National Credit Union Youth Month in April. We want to help teach your child to be “Wild About Savings.”

Throughout the month of April, kids and teens can participate in the National Youth Saving Challenge. When young people open a new account at Holy Rosary Credit Union, or make deposits into their own existing account during the savings challenge, they have the chance to win \$100!

HRCU will track all its youth account savings progress and report the good news to Credit Union National Association (CUNA), the event sponsor. CUNA will award a total of 25 \$100 awards.

We will also have other prizes and contests in which your child can participate during the month. So stop in and start SAVING!



The Messenger

Spring 2015

VOLUME 22

ISSUE 21



It’s true that a better credit score will save you lots of money. Bad credit can cost you a small fortune over the course of a lifetime. How much extra? Perhaps the quote below from the article, “Your Bad Credit Could Cost You” will surprise you:

For people with poor credit, the additional money they’ll pay for things like mortgages, car loans and insurance, compared with what those with solid credit pay, can be in the mid-six figures over a 30-year period. Invest it wisely, and that number **could soar to more than \$1 million.** –As written by Jeffery Stuart and published in The Street on August 2, 2007.

If you’ve ever wondered what your score was, or how to better your score, this is a perfect opportunity for you to learn. Here at Holy Rosary Credit Union, we practice the philosophy that we are people helping people. This means that we are there to help you with information, education

and tools to better your financial situation. This service is completely free. We will review your credit with you, tell you your score and give you tips and solutions for increasing your credit score.

All you have to do is go to our website and click on the “Credit Check Plus” icon. There will be several short questions to complete. We will collect the information and then call you to make an appointment to review everything with you. If you don’t have access to our website, you can ask one of our Member Service Representatives to help you get an appointment at 816.221.2734.

Whether you have great credit or bad credit, come and discover where you are and let us help you make it better. We are here to help you develop assets and build wealth. Don’t wait; complete the form at www.HolyRosaryCU.org or contact us.

What’s inside?

- 2...Beginning April 15th – Shared Branch Network is available to you!
- 3...You still have a chance to make it in the E-Statement drawing!
- 4...Please attend the annual meeting on April 22nd!

Beginning April 15, 2015 the Credit Union Service Center Shared Branch Network is available to you!



Doing business at Holy Rosary just got easier. HRCU is proud to announce that we have just joined the CO-OP Shared Branch Network.

This allows you to transact business without having to go to only one of the three Holy Rosary branches. You can make

deposits, withdrawals, loan payments, transfers, VISA cash advances and more at a multitude of non-HRCU credit unions around the city.

Beginning April 15, 2015, you can go to 48 shared branches in the greater Kansas City area, 118 in Missouri and over 5,000 across the nation. Of course the CO-OP network of ATMs is still available to you with over 30,000 locations.

To use a shared branch, you just identify yourself as a Holy Rosary (Missouri) member, give your account number, and

provide photo identification. To find a location, you can:

- Ask us
- Visit <https://co-opcreditunions.org/locator/>
- Download an app from Google Play for iPhone or Android devices
- Text a street address or zip code or "City, State" to 692667 (my coop) to find the closest CO-OP ATM locations
- Call 1-888-SITE-CO-OP (888-748-3266) to find a location by telephone
- Live help at 888-837-6500.

FREE Educational Workshops help you Build Wealth and Manage your Finances

As many families across the nation and in our own neighborhoods are struggling to cope with unemployment and strained budgets, financial security is more important than ever. We encourage our members to attend our free financial education programs where we help you find ways to make sound financial decisions. We will be hosting the classes outlined below. To attend you must register by calling 816-221-2734.

Class Subject	Date & Time	Language Spoken
Build a Basic Budget: The Five Step Plan	Saturday, May 2 at 10:30 am to noon	English
Creditability: Build a Strong Credit History	Saturday, May 16 at 10:30 am to noon	English
Power Over Debt: Break the Debt Cycle	Saturday, June 6 at 10:30 am to noon	English
Basic Steps To Managing Your Money	Saturday, June 13 at 10:30 am to noon	Spanish
Credit 101, Do You Pass the Test?	Saturday, June 20 at 10:30 am to noon	English
Home Buying Class	Saturday, July 18 from 9:00am to 3:00pm	Spanish



Reduce the paperwork coming into your home !

Time is running out, but you still have a chance to make it in the E-Statement Drawing!

E-Statements are convenient and secure. Make the switch today and take advantage of the following benefits:

- Statements are delivered to members faster than mailed statements and are available within the first few business days of the new month or quarter.
- They can guard against identity theft by eliminating mailed statements which can sit in mailboxes unprotected from others.
- They help to reduce the paperwork coming into your home and can be easily retrieved from the comfort of your easy chair.
- E-statements help the environment and reduce HRCU costs by cutting down on the paper used. As a financial cooperative, the less HRCU spends on paper and postage, the more money it has to provide other services!

Sign up today at our website: www.HolyRosaryCU.org and go to the online banking tab. The first 200 members to sign up will be entered in a drawing for a \$100 gift card. If you hurry, you might still make it in the drawing!

HOLIDAY CLOSINGS

Memorial Day, Mon., May 25th

Independence Day, Sat., July 4th

For your convenience, our online banking, bill pay and ATMs are available for your use on these holidays. If you aren't using these services yet, please contact us to see how to begin taking advantage of these wonderful benefits.

Holy Rosary Credit Union

Main Office

533 Campbell Street
Kansas City, MO 64106
Phone: 816-221-2734
Fax: 816-221-4264

Raytown Branch

7043 Blue Ridge Blvd.
Raytown, MO 64133
Phone: 816-356-8757
Fax: 816-356-8774

St. Joseph Branch

St. Patrick's Parish Center
1813 South 12th Street
St. Joseph, MO 64053
Phone: 816-232-1414
Fax: 816-232-1434

Shared Branch Network

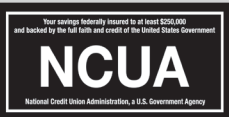
Visit <https://co-opcreditunions.org/locator/>

Hours of Operation

For the hours of operation for each branch, please call or visit our website.

www.HolyRosaryCU.org

Voice Response: 855-327-8910



Federally Insured by NCUA



EQUAL HOUSING LENDER