

# Save with a Car Loan from Holy Rosary CU

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## Option II - "Second Chance" Refinance your current auto loan from another lender & save

Have you ever asked yourself, "Did I really get a good loan rate when I bought my car?" If you financed your car loan through someone other than

Holy Rosary, you can take advantage of our Second Chance auto loan promotion during April and May, possibly reducing your existing auto loan rate by up to 2%.\*\* Or, opt for a bonus savings in cash of \$100, just for refinancing with us. Whether you've recently purchased your auto or it's a few years old, you may be able to save big over the loan term.

Even if you have had credit problems in the past, more than likely we'll be able to reduce your rate and save you hundreds or even thousands of dollars over the life of your loan. This limited time offer with the cash incentive option is good only in April and May. Stop by our office or apply by calling **816.221.2734**. †

### Auto Loan Promotion Disclosures:

\*Option I \*-APR is Annual Percentage Rate. All rates are subject to change without notice. Loans are subject to Holy Rosary Lending Guidelines and membership eligibility. The promotional deposit of \$50 can end at any date. Once the \$50 is placed in a savings account, it may not be withdrawn until the loan is paid off. Members with an existing auto loan may add-on the savings component. However, the \$50 promotional offer is not available on add-ons. The loan minimum is \$5,000. Loan APR may include a rate discount of .25% off of the qualifying APR with direct deposit or automatic credit to the Holy Rosary account. The loan rate would increase .25% upon cancellation of these automatic payment methods. Qualifying loan rates are based on collateral, term, down payment, and credit worthiness. Rates range from 5.75% to 16.25% and are dependent on the aforementioned criteria. Savings example based on no withdrawals and a Holy Rosary share deposit Annual Percentage Yield (APY) of 1.0% for the regular share rate which was accurate as of 3/31/08. Dividends are paid quarterly. APY is subject to change without notice. Fees may reduce earnings on your account. A \$.01 minimum opening balance is required to open the Auto Loan Plus share account. Minimum daily balance of \$.01 is required. A \$100 minimum balance is required to earn dividends. Interest or dividend rate on savings may change.

\*\*Option II-Loan rate floor is 5.75% APR (Annual Percentage Rate). Minimum loan amount is \$5,000. Existing Holy Rosary loans are ineligible. All rates are subject to change without notice. Loans are subject to Holy Rosary Lending Guidelines and membership eligibility. The promotional offer will end on May 31, 2008. Loan APR may include a rate discount of .25% off of the qualifying APR with direct deposit or automatic credit to the Holy Rosary account. (Application of this discount may drop the rate floor to 5.50%.) The loan rate would increase .25% upon cancellation of these automatic payment methods. Qualifying loan rates are based on collateral, term, down payment, and credit worthiness. Rates range from 5.75% to 16.25% and are dependent on the aforementioned criteria. If the cash incentive of \$100 was chosen instead of the 2% drop in rate, it will be made to share ID 01 account by the last day of the month in which the loan is finalized.

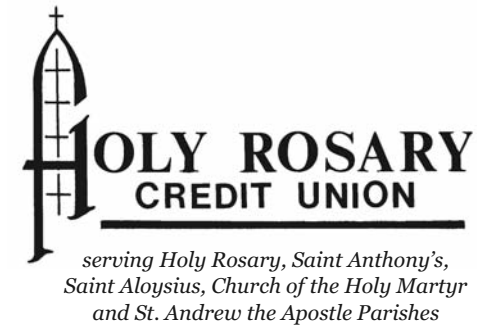


## Kids: Got Green? Grow it at Holy Rosary Credit Union!

Would you like to help the environment, grow your very own tree, have a chance to win \$100 *and* save money? All you have to do is visit Holy Rosary Credit Union the week of April 20-26, and help us celebrate National Credit Union Youth Week. Stop by our office and we will show you how small change can lead to both saving for the future and saving the environment. Anyone under 18 who opens an account will be given a free pine tree! You can plant your tree and watch it grow at the same time your savings account is growing! But that's not all if you're under 18, just make a deposit in your savings during Youth Week and you'll be part of the National Youth Saving Challenge. Ten young savers from credit unions nationwide will each win \$100. †



Parents & Grandparents: This is a great way to cultivate responsible saving & spending habits in your young ones!



serving Holy Rosary, Saint Anthony's, Saint Aloysius, Church of the Holy Martyr and St. Andrew the Apostle Parishes



# The Messenger

SPRING 2008 ISSUE 1 VOLUME 1

## Services to Members Key Concern for Future

A message to members from Chairman, Anthony Salucci

How can we better serve our members? This is the important question that each member of the Board of Directors has been asking over the past months. While Holy Rosary Credit Union has a wonderful 65-year history of helping members, the Board would like to offer even more services in the future.

Currently we are investigating the fea-

sibility of offering lower loan rates and such services as debit cards, free checking, a Web site, online banking and more. While it is not yet known if it is cost-effective to offer all the services, the Board is willing to invest the equity of the credit union in some of these services to benefit the members. It is hoped that many of these services will be available in 2008.

If there is a service you would like to have, please give us that feedback. As a member, you are an owner of the credit union! Tell us what changes you would like to see made. A suggestion box will be placed in the lobby. Please drop your comments there, email them to [hrcuke@sbcglobal.net](mailto:hrcuke@sbcglobal.net), or tell our staff. Help make Holy Rosary an even better credit union to fit your needs! †

## Save on interest, or earn cash ... you choose!

Two options help you save when you finance your auto at Holy Rosary's low loan rates



We're sure to have an auto loan that will save you money! Choose the one that's right for you (even if you are NOT buying an auto right now). Here's how:

### Option I - "Auto Loan Plus" Get \$50 free!

You can save money two ways with an Auto Loan Plus vehicle loan. First, with a fixed rate on new or used vehicles as low as 5.50% APR\*, and then with an automatic savings plan that helps you set cash aside for the future. When you sign up to save, we will give you the first \$50\* free.

Simply apply for a loan for your new

or used vehicle with Holy Rosary Credit Union. Then set up an automatic savings plan and add \$25 or more to your monthly loan payment. Your cash will add up fast in a dividend-earning account. By the time the loan is paid off, you will have a nice little nest-egg. See the table below which shows how your money grows.

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By the time you pay off your car loan with Auto Loan Plus, you'll have extra cash to invest in your future:

\$25 x 60 months = \$ 1,591\*  
\$25 x 72 months = \$ 1,909\*  
\$50 x 72 months = \$ 3,765\*

## What's inside?

- 2 ... Celebrate 45 years of service with Joe LaBella & friends
- 3 ... Affordable Home-Equity Loans at Holy Rosary Credit Union
- 4 ... Kids: Got Green? Grow it at the credit union ... stop by today!

## Celebrate Joe LaBella's 45 years of service

Joe LaBella has an outstanding record of service to Holy Rosary Credit Union. Joe can remember attending the membership meetings as just a young boy and helping to make



*Congratulations to Retiring Holy Rosary Credit Union President, Joe LaBella*

the quorum necessary to conduct business. That was only the beginning ...

Since that time, Joe has spent 35 years as a volunteer on the Board of Directors, Supervisory Committee or Credit Committee. In 1998, he became President and has worked for the Credit Union full time in that capacity.

Joe loves the credit union and its members. That fact is evident to on-lookers. As Joe transitions into retirement, he plans to continue to be available on a volunteer basis to serve the credit union and its members.

To honor Joe for all his outstanding years of service, a retirement reception will be held just before the credit

union annual meeting, and ALL are invited to come and celebrate this very special occasion.

This big event will be held at the Don Bosco Community Center, 580 Campbell St., in Kansas City, Mo., Wednesday, April 23, 2008, from 5 to 7 p.m. Food will be served. Please drop by and give Joe your best wishes! Please also stay for the Holy Rosary Credit Union annual meeting. ☩



To ensure we have enough food for everyone to enjoy, we ask that you please R.S.V.P. to 816.221.2734, or e-mail [hrcukc@sbcglobal.net](mailto:hrcukc@sbcglobal.net), by Friday, April 18.

## Affordable Home-Equity Loans

Whether you need to pay off high-interest credit card debt, or add a room to your house, consider a Home Equity Line of Credit (HELOC) at Holy Rosary Credit Union to help.

A HELOC is simply a line of credit secured by the equity you have in your home. It can be used for whatever you need. You can send a child to college, or buy a new car, it's up to you.

Since HELOC Loans are secured by your home, the rates are usually lower than on some other forms of debt. The interest you pay may even be tax-deductible.\*\* Loans may be given for as much as \$100,000 and as little as \$5,000 depending on the equity in the home and other credit criteria. Why not get approved for your line of credit today? The money will then be available when you need it. For more information, simply call 86.221.2734. ☩

**HELOC Rates  
as LOW as  
5%\*APR!**

\*APR is Annual Percentage Rate. Limited time offer. Subject to membership and credit approval. Rates are subject to change. Special rate offer of 5.00% APR available only on new lines of credit with combined loan-to-value (LTV) ratio (including prior mortgages or liens) of 80% or less, with line amount of \$5,000 or more for customers with automatic payments from a Holy Rosary Checking or other account and an "A" credit score. The APR may range from Prime Rates minus .25% (plus .25 for automatic payments) to Prime Rate plus 4%. The Prime Rate is quoted in the "Money Rates" column of The Wall Street Journal on the last business day of the month. As of 3/24/2008, the APR can range from 5.00% to 9.25%. The APR may change annually, but will not be lower than 5.00% nor exceed 18.00%. Maximum combined LTV is 80%. Insurance must be carried on property securing the loan. Early loan termination fees may apply. \*\*Consult a tax advisor regarding the deductibility of interest. Equal housing lender.



## Free checking is new at Holy Rosary CU

Value having you as a member of Holy Rosary Credit Union. To show that appreciation, the Board of Directors just made one of our services of even greater benefit. There will no longer be a \$3.00 monthly service charge on

your Holy Rosary Credit Union checking account. Don't forget another great feature of our checking program is that in the event you bounce a check, our insufficient funds fee of \$15, is probably the lowest in town. Other institutions charge upward of \$25, any

time an insufficient funds check is returned. If you can find a lower fee anywhere, we would love to know! *Make sure to stay tuned for future improvements to the affordable products offered by Holy Rosary Credit Union!* ☩

### Holy Rosary Credit Union Hours of Operation

Monday & Friday:  
9 a.m. - 6 p.m.

Tuesday, Wednesday &  
Thursday: 9 a.m. - 4 p.m.



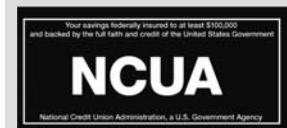
**Holy Rosary Credit Union  
Online COMING SOON!**  
[www.HolyRosaryCU.org](http://www.HolyRosaryCU.org)



**Holy Rosary Credit Union**  
533 Campbell Street  
Kansas City, MO 64106  
Phone: 816.221.2734  
Fax: 816.221.4264



**Welcome St. Andrew the  
Apostle Parish!**



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by NCUA



## *You're Invited*

### **Retirement Celebration for long-time President, Joe LaBella & Holy Rosary Credit Union Annual Meeting**

If you are a member of Holy Rosary Credit Union, you are invited to attend the upcoming annual meeting and cast your vote. Remember, at the credit union you are a member-owner and your voice is important to the everyday operations of Holy Rosary Credit Union!

**Wednesday, April 23, 2008 – 7:00 p.m.  
Don Bosco Community Senior Center**

580 Campbell Street, KCMO (just south of the credit union on Campbell)

*Please come early to attend the retirement reception for  
the retiring president, Joe LaBella.  
Retirement reception: 5 - 7 p.m.*