



## Get Ready for the Holidays

### Plan ahead

An early shopping plan allows you to spread out the expenses over the course of a few months. Shopping throughout the fall also allows you the first pick of the best holiday gifts this year.

### Make a list before you begin

Before you start browsing online or head to the mall, make out a list and set a spending limit for each person. Try not to exceed this limit.

### Wonderful Holiday Loan

Use HRCU's Wonderful Holiday Loan to help you avoid payday lending or maxing out your high-interest credit cards. See inside for more information.

### Let us help

If you have questions on budgeting or need assistance getting the most out of what HRCU has to offer, call us or visit us on Video Banking.

## Helping Members Improve Their Lives - One Product at a Time!

### Credit Check Plus

Your credit matters because it affects your ability to get a loan, a job, housing, insurance, and more. A Credit Check Plus session can help you understand what your credit is and how to protect it.

### Credit Score

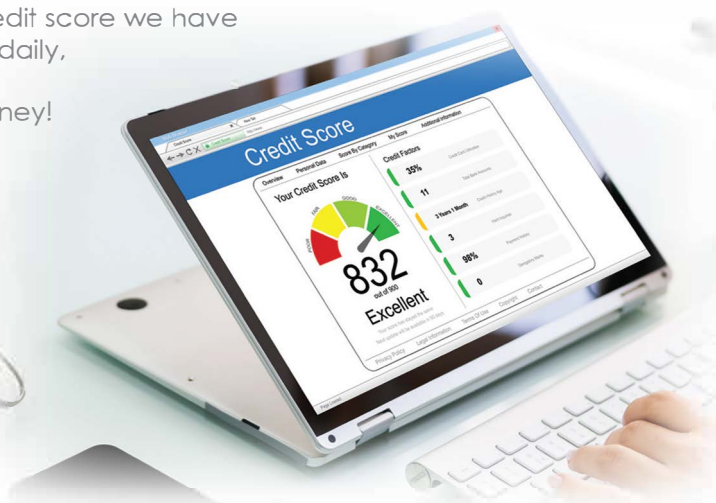
If you prefer to use technology to help improve or maintain your credit score we have the perfect product for you, called Credit Score. Check your score daily, pull your latest credit report, and get an understanding of what key factors impact your score. You can even discover ways to save money!

### Credit Building Loans

You can borrow up to \$2,500 with HRCU and the loan proceeds will be placed in a share account as collateral for your loan. As you build your savings you also build your credit. You can also request a credit card or line of credit to build your credit score.

### Solid Foundations

Solid Foundations can help you prepare for your first mortgage. We provide free advice and personal support so that you can be confident you are making the right choices, and know what to do when getting your first mortgage.



Visit [holyrosarycu.org](http://holyrosarycu.org) to sign up for these great services!



**Mobile Check Deposit** allows you to quickly, safely and securely deposit checks into your personal checking account without visiting a branch or ATM. This mobile deposit can be done anywhere with the use of your smartphone's Mobile Banking App.

#### Here's how it works

- Endorse the back of your check before you begin. Be sure to print "For Mobile Deposit at HRCU" under your signature.
- Select "Deposit" from the main menu and then "Mobile Check Deposit".
- Choose the account you wish to deposit funds into.
- Take pictures of the front and back of the check using the designated buttons and follow the on-screen prompts.
- Review the check images, submit and then confirm.

Let us know if we can help. Call us at 816-221-2734 or email us at [info@holyrosarycu.org](mailto:info@holyrosarycu.org).

## Mobile Banking - Our Best Kept Secret!

Some members feel our Mobile Banking App is our best kept secret! But we want ALL our members to know about it and use it! It will change the way you bank for the better. What are you waiting for? Enjoy all the added convenience of banking from your smartphone. Just download the App from the Apple® App or Google Play™ stores.



**Transfer funds and pay bills**



**Deposit checks with Mobile Deposit**



**Easily check your balances with Quick View**



**Apply for a loan**



**And more!**



## Christmas Club Notice

Your savings will be automatically deposited into your account the first week of November 2021. Enjoy the holidays knowing you're well prepared!

If you want to be financially prepared for next year's holiday season, be sure to sign up for Christmas Club today!

We make it easy to save money all year round.





# Wonderful Holiday Loan

Rates as Low as 9.74% APR\*

Holiday expenses can add up fast — get the cash you need with our Wonderful Holiday Loan. You can even use this special loan to consolidate your high-interest debt. It's the most wonderful time of the year, and being short on cash shouldn't change that!

Borrow from \$500 up to \$4,000 for 18 months, with a 2% reduction on the rate for which you qualify. **Visit [HolyRosaryCU.org](https://www.holyrosarycu.org) to learn more and apply.**

\*APR is Annual Percentage Rate. Offer valid through 12/24/2021 and subject to change without notice. Actual rate may vary based on credit history. Loans currently financed with Holy Rosary do not qualify. Qualifying term is 18 months, and maximum loan amount is \$500 to \$4,000. Payment on a \$500 loan at 9.74% over 18 months = \$29.98. Rates quoted include a .25% discount for automatic payments from an HRCU checking account. Qualifications apply.

## Grateful for Video Banking - No Hold Times, No Long Lines!

Video Banking is nearly the same as going into a branch, but can be done from the convenience of your own home (or anywhere you are!) via a secure video connection with your smartphone, computer or other device. We even have an in-branch Video Banking Center at our Campbell Branch to go to instead of waiting in line.

You can easily connect with a HRCU representative face-to-face to conduct all your banking needs. Apply for loans, new accounts, sign forms and do many of the other things you would in a branch, directly from your device. Our Video Banking is a user-friendly and convenient way to communicate with us.

### How to use Video Banking:

Simply click the Video Banking icon from anywhere on our website to get started, or download the app from the Apple App or Google Play stores on your smart device. **Visit [holyrosarycu.org](https://www.holyrosarycu.org) for more details.**



## IMPORTANT NOTICES

### Scam Alert

HRCU will NEVER ask you for your online banking username and password over the phone or text.

### Revised Terms Regulation E

Please review the revised terms Regulation E on Foreign Transaction Fees located on the footer of our website. Click on "Membership and Account Agreement, Disclosures, and Fee Schedule."



## Fall in Love With Our Mortgage Services

**We've been told our rates are the best in town!**

With low rates and our experienced mortgage lenders, we feel confident you will love our mortgage products and the outcome. Whether buying a new home, refinancing your current home, or investing in home improvements, Holy Rosary can help you find the right loan and the right terms to fit your needs. We even offer grants for some low-income first-time home buyers.

Consider taking our Solid Foundations Session before you apply. Our personalized consultation will help you develop your individual plan of action. Visit [holyroarycu.org](http://holyroarycu.org) to sign up for your free, personal Solid Foundations session—we will help you develop a plan to reach your homeownership goals!

## International Credit Union Day - October 21, 2021



### Get \$10.00 to help you start saving!

Why do hundreds of millions of people worldwide choose credit unions? Because credit unions have a "people-first" philosophy that impels them to constantly improve their communities and the lives of their members. On October 21, 2021, join credit union and financial cooperative members around the globe in celebrating 73 years of International Credit Union Day®.

In the spirit of ICU Day, HRCU will deposit a one time gift of \$10.00 into your Christmas Club Account. In order to qualify sign up by 12/31/21 and deposits must be automated. Your \$10.00 gift will be deposited after the first automated deposit is made. Call or visit Video Banking to set yours up today or to learn more about it!

## HOLIDAY CLOSINGS

### Indigenous Peoples' Day

Monday, October 11

### Veterans Day

Thursday, November 11

### Thanksgiving Day

Thursday, November 25

### Christmas

Friday & Saturday, December 24 & 25

### New Year's

Friday, December 31

Saturday, January 1, 2021

For your convenience, our mobile and online banking, Mobile Check Deposit, bill pay, ATMs and open Shared Branch locations are available for your use on holidays. If you aren't yet enrolled, please contact us to see how to take advantage of these valuable services.

## Locations

### Main Office

533 Campbell Street  
Kansas City, MO 64106  
(Video Banking Center)

### St. Joseph Branch

401 Illinois Avenue, Suite B (in back)  
St. Joseph, MO 64504

### Community Services League

404 N. Noland Road  
Independence, MO 64056

### Hawthorne Place

### Community Services League

16995 E. Dover Lane  
Independence, MO 64056



**Video Banking**  
HolyRosaryCU.org

Local Phone: 816.221.2734

Local Fax: 816.221.4264

HRCU Toll Free: 844.456.3211

Voice Response PAT: 855.327.8910

Online Banking: HolyRosaryCU.org

Lost/Stolen Debit Cards: 800.500.1044

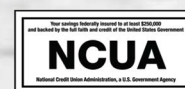
Lost/Stolen Visa® Credit Cards: 866.604.0381

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

[HolyRosaryCU.org](http://HolyRosaryCU.org)



[facebook.com/holyrosarycu](https://facebook.com/holyrosarycu)



Federally Insured by NCUA