



For your security, there are some fraud protection systems operating within the online banking platform. This sometimes makes access difficult. If you are having trouble logging into your account, please contact us. There are actually three different layers of protection and all need to be reset at different times.

When you log in, periodically the system will make you reset your security questions. Do not try to pass by these. That will lock you up immediately. It is wise to select questions to which you will always know the answers. Remember answers are case sensitive.

Another place members seem to encounter issues is when they log on the first time. The system will ask a question that immediately resets your user id. Please watch carefully to see what you have reset it to. This happens quickly and it is easy to miss this step. If you do miss it, you can call your credit union to obtain your userid.

**FREE workshops help you build your wealth & 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.

**1) Build a Basic Budget: The Five Step Plan**  
Sat., April 30th at 10:30-12:00  
Language: English

**2) Power Over Debt: Break the Debt Cycle**  
Sat., June 18th at 10:30 -12:00  
Language: English

**3) Basic Steps To Managing Your Money**  
Sat., June 13th at 10:30-12:00  
Language: Spanish

**4) Credit 101, Do You Pass the Test?**  
Sat., June 25th at 10:30-12:00  
Language: English

**5) Home Buying Class**  
Sat., May 21st at 10:00-1:00  
Language: Spanish

**6) Home Buying Class**  
Sat., July 9th at 10:00-1:00  
Language: English

NEW SERVICES ARE...  
**COMING SOON**  
TO A CREDIT UNION NEAR YOU

Holy Rosary is constantly working to upgrade services for you. As you may remember, last year we added shared branching, e-sign for lending and more.

In 2016, we are adding mortgage lending, line of credit loans, mobile banking and a slicker online loan application product.

What else do we need to add? What do we need to change? Your opinion matters to us. Please write your comments below and share them with us. You can fax this to 816.221.4264, drop it by, mail it or submit the information on the home page at [www.HolyRosaryCU.org](http://www.HolyRosaryCU.org).

| MEMBER COMMENT FORM                                    |
|--|
| <b>I would like the credit union to add or change:</b> |
| _____  |
| _____  |
| _____  |
| _____  |
| _____  |
| _____  |
| _____  |
| _____  |
| _____  |
| _____  |
| <b>Name:</b> _____                                     |
| <b>Contact Number:</b> _____                           |
| _____  |

*People helping people in our faith community*

Spring 2016      VOLUME 26      ISSUE 25

**MAKE YOUR LOAN MATTER**

*PLUS...receive a CASH prize*

Do you want to help your Holy Rosary Credit Union “club” abolish poverty in Kansas City (please see article on page 2)? You can help by transferring your loan to your credit union or opening a new loan. Loans help financial institutions pay operational expenses. When you have your loan with Bank of America, CitiBank or Chase, you are helping those institutions pay operational expenses and make money to pay their stockholders. When you have your loan at Holy Rosary, you are helping our credit union “club” provide economic opportunity and social justice.

We are asking you to refinance an existing loan or credit card, or apply for a new loan at Holy Rosary Credit

**What’s inside?**

- 2...Come join us at the Annual Meeting on April 27th!
- 3...Do you need a home loan? Come see us today!
- 4...Let us know what you think we should change or add to the credit union!

Union to support our mission. We are asking you to bring your loan here and instead of putting the money in the pockets of wealthy stockholders, bring it back to your local community.

We know this takes work on your part. Therefore, we pledge to reduce the interest rate you are paying or, at the very least, match it! AND we have a gift for you! At loan closing, we will put a 1%\* deposit into your savings account. That can buy your family dinner. For example, if you bring us a \$3,000 loan balance, we would put \$30 into your savings account at loan closing.\*\*

This is a win/win situation for all. You will probably reduce your loan payment (or pay off faster if you prefer), you receive a free gift and you help the credit union “club” fight poverty and provide economic opportunity.

All you need to do is go to [HolyRosarycu.org](http://HolyRosarycu.org) and apply online at the “Loan Switch” icon to transfer the loan. If you use online banking, you can log in and apply for a loan there. Or call one of our offices and we will help you apply over the phone.

\*Maximum gift = \$100.  
\*\*Credit underwriting criteria apply and interest rate floor 2.75% APR. Member must refer to this news article at loan closing to qualify for the prize.

## You have membership in an exclusive club



Did you know that you are a charter member of an exclusive club? Do you realize that your membership in this club can affect the future of this world?

Margaret Mead sums up the passion of Holy Rosary very well:

*Never doubt that a small group of thoughtful, committed citizens can change the world. Indeed, it is the only thing that ever has.*

You see, the Holy Rosary Credit Union “club” is a small group of committed individuals. As club members we can collaborate together to benefit the group. Our goal is to provide economic opportunity and help abolish poverty. Each member of the club is needed to accomplish this end.

As a credit union, we can help each other develop strong credit scores. We can provide financial education. We can provide second chances to those who

have experienced financial hardships. We can give loans for cars to drive to work. We can provide mortgage loans to first-time homebuyers.

Together, we can make a difference right here in Kansas City. However, it requires that we all understand our responsibility to the group—to value our membership, bring good loans to help support the effort and more.

Thank you for being a club member. Thank you for helping us change the world. Together we can strike a blow against poverty, first in Kansas City, and then who knows where else.

## The Annual Meeting Needs You! Come join us on April 27th!



We would like to encourage your family to attend the Holy Rosary Credit Union Annual Meeting on April 27th at 7:00 p.m. This will be held in Scalabrini Hall, 910 Pacific Ave., Kansas City, Missouri. This is just around the corner from the main HRCU office.

Board elections will be con-

ducted, 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](http://www.HolyRosaryCU.org) or by calling the credit union at 816.221.2734.



## A House, a Home and your Home Loan

Holy Rosary is officially in the mortgage loan business. Our members needed home loans and we saw that need. We know our members want to be able to walk in the door and talk to their mortgage provider. If you would like to be one of the first to close a mortgage, then please go to our website or call us. Also, note we have several upcoming mortgage classes.



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 is, 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 set an appointment at 816.221.2734.

### HOLIDAY CLOSINGS

Memorial Day,  
Mon., May 30th

Independence Day,  
Mon., 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](http://www.HolyRosaryCU.org)

Voice Response: 855-327-8910

