



Turn Your Dream of Homeownership INTO A **REALITY**

Planning to buy a home, but need a boost? With our Match Savings for Homeownership program, your dream may be closer than you imagined. Participants can earn a **3x match on their savings** toward closing costs and down payment on a home.

How does it work?

- Enroll and set a goal to save at least **\$1,200 by April 2026**
- Make regular deposits toward your goal
- Complete homeownership readiness education requirements
- Close on your home purchase within one year
- **We'll match your savings up to \$1,200 x 3!** That means if you save \$1,200, we'll contribute an extra \$3,600 – giving you a total of \$4,800 toward your new home!

Income guidelines and a minimum savings threshold apply. We'll review full program details with you before enrollment.

Spots in this program are limited!

If you are interested, please email us at financialeducation@holyrosarycu.org with "Match Savings for Homeownership" in the subject line. Our team will walk you through the process and connect you with valuable resources along the way.



Declare Independence From Branch Visits – Earn Up to \$30!*

This summer, Holy Rosary Credit Union is making it easier than ever to bank on your terms – and rewarding you for it! Say goodbye to extra trips to the branch and hello to the freedom of Mobile Banking. From now through August 31, 2025, first-time users can earn up to \$30 just for going mobile!

Here's how:

- **Get \$10** when you download and log into our Mobile Banking App for the first time.
 - **Earn another \$10** when you make your first Mobile Check Deposit.
 - **Sign up for e-Statements for another \$10!** Click the Online Services tab in your Mobile Banking App, click on e-Statements and opt in!
- That's \$30 in your pocket for doing your banking whenever and wherever it works best for you.

Using Mobile Check Deposit is simple:

1. Sign the back of your check and write "Mobile Deposit at HRCU."
2. Open the HRCU Mobile App (available for Apple® and Android™ devices).
3. Tap "Deposit" in the menu, then select "Mobile Check Deposit."
4. Follow the prompts to snap pictures of the front and back of your check.
5. Submit – and you're done!

Your funds may not be immediately available. Please refer to our Funds Availability Policy for details.

Need help getting started? Ask a teller, try Video Banking or visit us online at HolyRosaryCU.org/mobile-app.html.

*Must be a Holy Rosary Credit Union member and a first-time user for the following to qualify for the incentive: Mobile Banking App account, Mobile Check Deposit and e-Statement opt-in. Maximum earned dollar amount allowed is \$30.

MY FIRST NEST EGG YOUTH CORNER

SUMMER CEO EDITION

Summer's here – and so are opportunities for kids to earn, save, and learn! Whether it's launching a lemonade stand, helping a neighbor, or doing extra chores around the house, summer is the perfect time to build money confidence.

3 TIPS FOR RAISING A SUMMER CEO:

1. **Make Every Job Count.** Whether it's walking the dog or doing dishes, treating tasks like real work helps kids understand the value of effort and earning.
2. **Turn Ideas Into Action.** A lemonade stand, craft sale, or neighborhood helper gig gives kids hands-on experience with goal setting, planning, and customer service.
3. **Reward Growth, Not Just Income.** Encourage kids to reflect on what they learned, how they solved problems, and how proud they feel – not just how much they made.



FEATURED ACTIVITY: THE SUMMER CEO BOOKLET

This printable activity walks kids through starting their own business – from brainstorming ideas and setting prices to designing a flyer and tracking profits. It also includes helpful links to tools, resources, and ends with a certificate to celebrate their hard work and achievement.

Stop by a branch for a copy.

NEED IDEAS?

Read with your kids! Head to our website to see **100 kid-friendly business ideas** to help them brainstorm and get inspired to start something of their own. Just click on the "Home Business for Kids" button **on our website at** HolyRosaryCU.org/youth-savings.html



Looking for a FREE chore, allowance, and financial education app?

Download our award winning My First Nest Egg program using code : **HolyRosaryCU**. Follow us on Facebook @HolyRosaryCU for more tips and tools.

**Stop by a Branch or call
Video Banking to open
a youth account.**

Avoid Payday Loans This Back-to-School Season – Try Tight Spot Instead!



As the new school year approaches, managing back-to-school expenses can feel overwhelming. Instead of turning to high-cost payday loans, Holy Rosary Credit Union offers Tight Spot, a responsible and affordable alternative designed to help you cover unexpected expenses with ease.

With Tight Spot, you get a small, short-term loan with clear terms, no hidden fees and a lower interest rate than payday lenders. It's a smarter way to handle those urgent costs without risking your financial stability with a payday loan.

Apply on our Mobile App and get your money within 60 seconds.

For eligibility, requirements and fees go to HolyRosaryCU.org/tight-spot.html.



This Summer, Let Your Car Take You – And Your Budget – Further.

If your current auto loan is with another lender, chances are you could be paying more than you need to in interest. By refinancing with HRCU, you may lower your monthly payments, reduce your overall interest and free up funds to use where they matter most – whether that's building your emergency savings, decreasing your debt, increasing your savings, investing in your family's future or simply having a bit more breathing room in your budget.

The amount of interest you pay over the life of the loan can add up depending on your annual percentage rate (APR). For example, if your rate on an auto loan with your current lender is 7.5% APR, and you're making a monthly payment of \$320 on a \$10,000 loan, over the course of the loan, you'll pay \$1,160.67 in interest. If you were to qualify for a lower rate, such as 5.69% APR, for the same loan amount of \$10,000 and monthly payment of \$320, you'd only be paying \$849.01 in interest.

That's a savings of \$311.66!

Stop by any branch, call Video Banking or visit HolyRosaryCU.org to apply 24 hours a day. Just click the APPLY NOW button on our home page to see how much you could save. Together, we can drive down your debt and drive up your opportunity.

Christmas in July: Start Saving Now for a Stress-Free Holiday

It's never too early to plan ahead! With a Christmas Club Account from Holy Rosary Credit Union, you can start saving now and enjoy a worry-free holiday season.

Benefits include:

- No minimum balance
- Competitive dividends
- Automatic transfer of funds in early November
- \$5 early withdrawal fee to help you stay on track

Save a little each week – set up automatic transfers and let your holiday fund grow. By December, you'll be glad you started! The best part is, if you keep the habit going, you'll be ahead of the game for Christmas 2026 too.

Call Video Banking or visit your local branch to get started today.





Free Business Workshops – Learn, Grow and Enjoy Lunch on Us!

Looking to boost your business knowledge this summer and fall? Join us for our upcoming free business workshops, designed to equip you with practical tools, expert insights and fresh ideas to help your business thrive. Plus – enjoy a complimentary lunch while you learn!

All workshops begin at 11:45 a.m. and are held at the Don Bosco Community Center, unless otherwise noted.

July 24: AI for Business Innovation

August 20: Mastering Business Financial Management*

August 28: Navigating Social Media for Your Business

September 25: Get Your Business Financed

Whether you're just starting out or looking to sharpen your strategy, these workshops are a great opportunity to learn from professionals and connect with other local business owners.

Space is limited – email us at info@holyroarycu.org to reserve your seat.

*Please note that the August 20 workshop will be at 224 N. 7th St., St. Joseph, MO 64501, not the Don Bosco Community Center.

Change in Terms: Funds Availability Policy Disclosure

Availability Amount/Threshold	Current	Effective July 1, 2025
Minimum Amount	\$225	\$275
Cash Withdrawal Amount	\$225/\$450	\$275/\$550
New Account Amount	\$5,525	\$6,725
Large Deposit Threshold	\$5,525	\$6,725
Repeatedly Overdrawn Threshold	\$5,525	\$6,725

Per Regulation CC, Section 229.10(c), certain types of deposited funds must be made available for withdrawal on the next business day (after a banking day) at a staffed teller facility. These types of deposits include electronic payments, certain government checks, cashier's checks, teller's checks, certified checks, on-us checks and cash. Complete copies of the policy are available on our website, at branches and by request.

HOLIDAY CLOSINGS

Independence Day

Friday, July 4, & Saturday, July 5

Labor Day

Monday, September 1

Indigenous Peoples' Day

Monday, October 13

Our Mobile and Online Banking, bill pay, ATMs, and participating Shared Branch locations are available for your use during holidays. To use Mobile/Online Banking or bill pay, enrollment is required – contact us to get started. No enrollment is needed for ATMs or Shared Branching.

Locations

Main Office

533 Campbell Street
Kansas City, MO 64106

St. Joseph

1002 N. 4th Street
St. Joseph, MO 64501

Independence

Community Services League

404 N. Noland Road
Independence, MO 64056

Hawthorne Place

16995 E. Dover Lane
Independence, MO 64056

Local Phone: 816.221.2734

Local Fax: 816.221.4264

Online Banking: HolyRosaryCU.org

HRCU Toll Free: 844.456.3211

Visa® Credit or Debit Card Service

Lost or Stolen Domestic: 888.241.2510
Lost or Stolen International: 909.941.1398
Customer Service: 844.456.1311 (24/7)

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



Video Banking can be found at the top of the website.

HolyRosaryCU.org



facebook.com/HolyRosaryCU



Federally Insured by NCUA