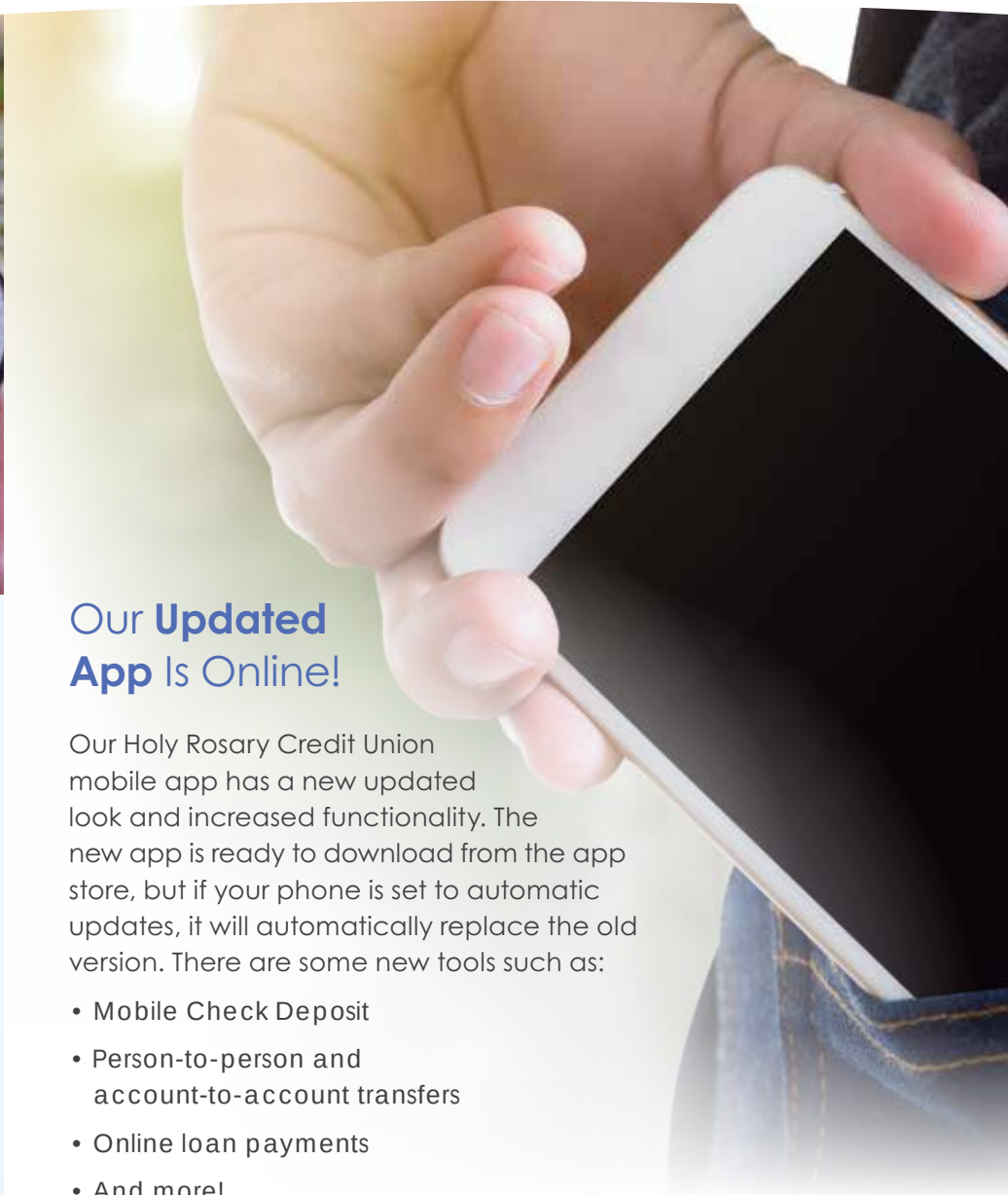




Christmas Club Notice

Your Christmas Club savings will be automatically deposited into your checking account the first week of November 2023. Congratulations on going into the holidays knowing you are well prepared!

If you want to get a head start on next year's holidays, open a Christmas Club account today and set up automated deposits. This account makes it easy to save money all year round! Call or visit Video Banking to get started.



Our Updated App Is Online!

Our Holy Rosary Credit Union mobile app has a new updated look and increased functionality. The new app is ready to download from the app store, but if your phone is set to automatic updates, it will automatically replace the old version. There are some new tools such as:

- Mobile Check Deposit
- Person-to-person and account-to-account transfers
- Online loan payments
- And more!

Your Closest HRCU Branch Is in Your Pocket

Don't wait – start using our new app today! If you are new to using the mobile app, your first-time login password will be the last four digits of your Social Security number, your ITIN or other government issued ID used at account opening (last four digits of your Consular number for example). Find more information, including where to download the app, at HolyRosaryCU.org/mobile-app.html.



Not Ready to Buy a Home? Here Are Steps to Prepare!

With current rates, right now might not be the best time to buy a home. That doesn't mean you can't start planning for it! There are a lot of things you can do to prepare for when you're ready to make a purchase of that size.



- Have a free personal consultation by participating in our Solid Foundations Session. There is a LOT to prepare for when buying a home. Our experts can help make sure you're as prepared as possible! They have years of home-buying experience and will use that knowledge to help ease you into owning your new home. Go to the Financial Wellness tab on our website to sign up for your free Solid Foundation Session.
- Open a new savings account dedicated to the costs of buying a home. Opening an account to save home-buying funds is a great way to make sure you're prepared for when the time is right – while also earning interest. Make sure and automate the way you save to increase your success. Call Video Banking if you need assistance.
- Build up your credit score. A better credit score could mean a lower rate when it's time to buy. Paying your bills on time and not using too much of your credit limit are good first steps towards raising your score.
- Plan for extra costs. Falling mortgage rates don't mean all costs will fall. There's a good chance that property taxes could increase. Similarly, you should always expect unexpected costs. While you may not know what they'll be, having extra funds set aside to deal with them is a good idea.

Saving More Just Got Easier

Ready to start saving more without having to work as hard? With our Wealth Builders CD, you can build up your savings in no time. The best part is that you can start today with just \$50! With the required automatic deposits, plus any extra you want to deposit as you see fit, you'll see your nest egg grow consistently. And, with a Wealth Builder CD, you'll see a higher rate of return than with a normal savings account.

HolyRosaryCU.org/wealth-builders-cd.html



MORE Cheers for 80 Years!

We're still celebrating our 80th anniversary! Remember, we're giving away \$80 to a lucky member every month. You can enter the drawing by doing any of the following, and the more you do, the more entries you get!

1. Call Video Banking for the first time
2. Use Mobile Check Deposit for the first time
3. Set up a new Direct Deposit
4. Set up a new Christmas Club account and have an automated deposit
5. Set up and begin using our free automatic bill pay

If you need help getting started with any of these services, call Video Banking or stop by a branch!

INTERNATIONAL CREDIT UNION DAY

Thursday, October 19, is ICU Day! To celebrate, we'll have snacks at the credit union. Stop by and say hi! We love being able to see and celebrate our members. Remember, the credit union is owned by you and powered by you. Without your continued support, we wouldn't be able to offer lower loan rates and higher savings rates. Thank you for being a member, and we hope to see you soon!



TIGHT SPOT

Payday Lenders Are Never the Answer to a Money Emergency

Whether it's an unexpected bill or simply a case of overspending for the holidays, don't compound the problem with a payday loan. A payday loan is guaranteed to put you in an even worse position. If you find yourself in a "tight spot" needing extra cash fast, our TIGHT SPOT Loan may be the answer. In just 60 seconds, you can get the money you need deposited right into your account – no credit check required! Apply using Online Banking and borrow up to \$2,000. TIGHT SPOT loans are evaluated by your deposits and other factors, so make sure you have regular deposits coming into the account. This same application will also be available on our mobile app soon. For more information please go to HolyRosaryCU.org/tight-spot.html.

If you don't have direct deposit, check out our Better Choice loan instead!

Budgeting for Financial Success

A better future starts with a better budget. We're partnered with GreenPath, a great financial wellness resource, to help give you what you need to plan for financial success with a great budget! Whether you're facing a change in income or simply wanting to get a better handle on expenses, check out their webinar explaining how to budget in seven steps. And if you need more help, give us a call! greenpath.com/recorded-webinars/learn-how-to-budget



Our New St. Joseph Branch Is Open!



We want to make sure you have better access to financial services. That's why we're proud to announce that our new St. Joseph branch is now open! This new branch is bringing expanded services to help us better serve you and the community. Featuring ATM access, more space and a larger capacity, we're able to offer a much nicer facility than the old branch. If you need to move fast and don't have the time to talk with a teller, no problem! The new branch also offers a Video Banking terminal so you can get in and out in no time. Anything you can do at our main office, you'll now be able to do at our new St. Joseph branch.

Give us a visit! Whether it's for us to help with your banking needs or just to say hi, our doors are open for you. Our St. Joseph Branch address is 1002 N. 4th Street, St. Joseph, MO 64501.

And that's not where our expansion plans end! We're actively working on a return to the Raytown area, so keep an eye out for future updates.



HOLIDAY CLOSINGS

Indigenous Peoples' Day/
Columbus Day
Monday, October 9

Veterans Day (Observed)
Friday, November 10

Thanksgiving Day
Thursday, November 23

Christmas Day
Monday, December 25

New Year's Day
Monday, January 1

For your convenience, our Mobile and Online Banking, 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

St. Joseph

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

Independence

Community Services League

404 N. Noland Road
Independence, MO 64056

Hawthorne Place – OPENING SOON

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

Voice Response PAT: 1.855.327.8910

Lost/Stolen Debit Cards: 1.800.500.1044

Lost/Stolen Visa® Credit Cards:
1.866.604.0381

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

HolyRosaryCU.org



facebook.com/holyrosarycu



Federally Insured by NCUA