

## Love That New Car Feeling

### ENJOY 90 DAYS OF NO PAYMENTS on your auto loan

If you've been wishing for the car of your dreams or counting the days until you replace that old clunker, we're here to help make it a reality!

For a limited time at Holy Rosary Credit Union, **you can get as low as 4.5% APR\* on any auto loan amount, PLUS no payments for 90 days.** Talk about a win-win!

Don't wait to get the car you'll love. This promotion expires September 30, 2023. Apply online or stop by a branch today!

\*APR=Annual Percentage Rate. Credit underwriting criteria apply.



## Busy Days Call for Easy Banking

We know you don't always have time to swing by the credit union just to deposit a check. Thankfully, with Mobile Check Deposit, you don't have to! You can deposit checks into any of your accounts at any time, from anywhere, even if it's the weekend or a holiday – and you'll get fast access to your cash.\*

### 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 from your phone's app store.
- 3) Open the menu and tap "Deposit," then "Mobile Check Deposit."
- 4) Follow the instructions to take a picture of the front and back of your check.
- 5) Hit submit, and you're done!

**Don't forget:** First-time Mobile Check Deposit users will be entered into our monthly anniversary drawing for \$80. Try out Mobile Check Deposit today!

\*Your funds may not be immediately available. Please refer to the Funds Availability Policy for more information.





## We're Celebrating **All Year Long**

We think that turning 80 is a pretty big deal – so we want you to celebrate with us all year long!

### **Thank you for being a valued member of HRCU.**

As a token of our appreciation, we're giving away \$80 a month! You can enter by doing any of the following. The more you do, the more entries you'll 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 the above services, give us a call or stop by a branch!



## Our Checking Accounts Come Fully Loaded!

Checking accounts are even sweeter when they come with more free and fewer fees. A checking account at Holy Rosary Credit Union is fully loaded with added convenience and special perks, making your everyday spending as easy as pie.

### **Every checking account comes with:**

- Access to nearly 30,000 surcharge-free ATMs nationwide through the CO-OP® Network
- No-cost Mobile Check Deposit
- Free Visa® Debit Card with worldwide acceptance
- Free Bill Pay through Online Banking
- *Coming in 2024:* Digital wallet compatibility for your HRCU Debit Card
- And more!

### **Take advantage of your free perks today!**

**Don't have a checking account with us yet?  
Open one online or talk to us to get started.**

**Open a checking account by September 30th,  
and you'll be entered in our drawing to win \$80!**

## **Escape the Hustle & Bustle**

### *With 2% off a Summer Loan!*

This summer, give yourself the chance to savor the moment with our Sizzlin' Summer Loan!

### **Plan your escape with:**

- **2% off your qualifying rate, to a floor of 11.99% APR\***
- **24-month term**
- **Up to \$2,500**

### **Looking for other ways to free up your budget?**

Try Skip-A-Pay! Skip a month's payment for any current HRCU loan you have and use the extra cash to make summer extra special.\*\*

Make more memories this summer with help from Holy Rosary Credit Union. Apply online today at **HolyRosaryCU.org** or stop by a branch to get started!

\*APR=Annual Percentage Rate. Subject to credit approval.

\*\*To be eligible, member must be current on their loan payments, have already made at least one payment and have had no other skipped payments within the last year. There will be a \$15 application fee, or 10% of the payment if your payment is under \$150. Home loans and credit cards are not eligible for Skip-A-Pay. Interest will continue to accrue during skipped period.



## Think you don't qualify for a home loan? Think again!

You may assume that with today's housing crisis, your dream of owning a home is impossible. Holy Rosary Credit Union feels confident that we can help make it happen, **but you have to take the first step** – sign up for a Solid Foundations Session.

Solid Foundations is a personal consultation offering free advice and support regarding purchasing a new home. We'll help you develop a plan of action! We can also determine if you qualify for resources through our partnerships, from down payment assistance with federal grants to dual ownership with a land trust. Let's get you that dream home. Sign up for a Solid Foundations Session today at [HolyRosaryCU.org/solid-foundations.html](http://HolyRosaryCU.org/solid-foundations.html).



### Our St. Joseph Branch is Relocating

We're excited to announce that our St. Joseph branch will be moving to 1002 N. 4th Street this August! We are eager to provide you with financial solutions from a new location. Stay tuned for more details about our grand opening celebration!

## CD Options to Fit Your Savings Goals

No matter what your savings goals entail, a CD from HRCU can help. We offer two different types of CD options so you can choose the one that fits your goals best.

### Wealth Builder CD

You can open this CD with as little as \$50 and set up periodic automatic transfers giving you the flexibility to add to it at any time. With a Wealth Builder CD, you'll see a higher rate of return than a normal savings account.

### Regular CD

Open a CD with as little as \$1,000 and earn up to 4.20% APY\* on your funds.

Now is the perfect time to start thinking about how you can save for a brighter tomorrow. Call Video Banking to learn more and get started.

\*APY=Annual Percentage Yield. See our website for terms.



# Improve Your Credit Score for a Chance to Win \$800

Having good credit comes in handy! Show us your current credit score, and if you improve that score by 80 points by December 29, 2023, you will be entered into a drawing for a chance to win \$800.\* With a few strategies and a commitment to smart money management, you'll boost your score and probably save yourself a lot of money along the way!

## Pay down your credit card bills

Start by paying down your card with the highest interest rate first and aim to get all balances below 25 percent of your credit limit. Since 33 percent of your credit score is based on the amount you owe, work on relieving your debt in any way you can.

## Make all payments on time

Even if you can only afford to make the minimum payment, make sure you at least pay your bills on time. Consistent, on-time payments for only one month can raise your credit score by up to 20 points.

## Don't close old accounts

A part of your credit score comes from how long you've had credit, and the longer a card is open the higher your score will be. Keep old accounts open; they can help boost your score and balance out newer lines of credit.

## Don't open new cards you don't need

Avoid opening new cards at department stores or gas stations for a one-time promotional discount. New cards carry 10 percent of your credit score and can bring down the average age of your credit, lowering your score even more.

## Don't be afraid to ask for help

Sometimes credit scores and reports are overwhelming. Please contact one of our staff for a free, personalized credit consultation.

It's important to learn ways to actively improve your credit. You can also go to the Financial Wellness section of our website to sign up for a free Credit Check Plus session.\*

\*Must register by 09/30/23 at HolyRosaryCU.org.



## HOLIDAY CLOSINGS

Independence Day  
Tuesday, July 4

Labor Day  
Monday, September 4

Indigenous Peoples' Day  
Monday, October 9

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 Branch

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

### Independence

#### Community Services League

404 N. Noland Road  
Independence, MO 64056

#### Hawthorne Place – TEMPORARILY CLOSED

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

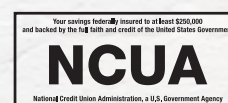
Lost/Stolen Visa® Credit Cards: 1.856.604.0381

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

[HolyRosaryCU.org](https://www.HolyRosaryCU.org)



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