



PUT SOME MUSCLE

Behind Your Money

Money Market accounts offer more flexibility than regular certificates, with the ability to transfer from this account six times per month.

RATES AS HIGH AS
3.75% APY*

Open an account today!

Stop by a branch or call Video Banking to learn more.

*APY=Annual Percentage Yield



Money-Savvy People Automate Their Saving

Saving money can feel like an uphill battle. After bills, groceries and fun splurges, it often seems like there's nothing left over. Spending the money available in your account is easy, and it's not uncommon to feel momentarily wealthy when your paycheck gets deposited.

The secret to building your savings is automating it! Any method that allows you to grow your wealth without you having to think about it will be the key to your success.

Here are some simple ways you can start:

- 1) Set up an automatic transfer in Online Banking or our mobile app. You can customize how often funds from your checking are transferred to your savings accounts. To make it easy, we recommend automating the transfers to be initiated every time you're paid. You can start small and increase the amount later.
- 2) Open a high-yield savings account like our Wealth Builders CD or a Money Market account. These accounts earn higher interest rates than regular savings accounts. Make the initial deposit and watch your funds grow on their own, or add to them monthly with an automated transfer for a bigger return on your investment.
- 3) Plan ahead for big events and holidays by opening a Christmas Club account. Competitive dividend rates help your balance grow, and it converts to a regular savings account you can access for free at the beginning of November each year.
- 4) Looking for extra guidance? Sign up for a Credit Check Plus session and ask your counselor to help you develop a personalized savings plan!

Beware of Text Message Scams

While receiving text notifications is a convenient way to stay up-to-date on what's happening around you, these notifications also make it easier for scammers to steal your information and commit identity theft.

Watch out for these common text scams:

- **Package Delivery:** USPS warns that people are getting "package failed to deliver" texts with a link urging the individual to resolve the issue. Don't click on it. Instead, go to the USPS website directly and manually enter your tracking code.
- **Bank Fraud Alerts:** Sophisticated robo-texts are posing as banks and credit unions, alerting people about suspicious activity. Don't engage. Instead, call us directly. We will never ask for your personal banking information.
- **Student Loan Debt Forgiveness:** Government entities will not text you regarding your student debt. Visit your loan account provider directly for messages and information.

REMEMBER: *One common tool scammers use against us is our own emotions. Scammers will try to incite fear, excitement, panic and even "new love" to bypass our logical thinking and get us to make decisions we may regret.*



Be wary if:

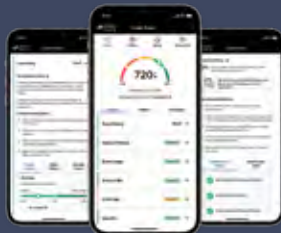
- You were contacted unexpectedly.
- The interaction heightens your emotions.
- The message invokes a sense of urgency or high stakes.

If you are ever unsure about whether a message you receive is a scam, get a third party involved like a trusted relative, friend or the business you believe the scammer is impersonating. By taking a moment to stop, think and involve an objective outsider, you can avoid becoming a victim of a scam.

Spotted a scam? Report it:

- Copy the message and forward it to 7726 (SPAM). This will help your wireless provider block similar messages in the future, according to the Federal Trade Commission.
- Visit: [ReportFraud.ftc.gov](https://www.ftc.gov/report-fraud)

Access Your FREE Credit Score and More



Get started in seconds!

Did you know right within our online and mobile banking you can access your credit score for FREE? We provide you with safe and easy access to your credit score and report, anytime and anywhere. You will also have access to credit education, tips and a place where you can manage your credit score and report with confidence. The best part? Our Credit Score program is built right into our easy-to-use Online Banking platform, so you don't need a new login.

The benefits are endless, so get started today! For more information on how to check your credit score for free with our Credit Score program, visit HolyRosaryCU.org/credit-score.html.

If you prefer personalized, one-on-one assistance with improving your credit score, sign up for a free Credit Check Plus session at HolyRosaryCU.org/credit-check-plus.html.

We would be happy to help.

Attention, Entrepreneurs!

Have you heard about our Business Educational Workshops? These workshops are from 11:45 AM to 1:00 PM, and lunch is included.

Here is a quote from one attendee:

"The Business Educational Workshops have been very beneficial. They are extremely well presented at an easily understood level. The handouts and activities are clear, concise and assist in clarifying a vision for the path of a business start-up and where to go next. Doing the accompanying activities helps set a more solid foundation to developing and sustaining a business."

Take advantage of these free informative workshops. Please join us. Just RSVP at info@holyroarycu.org!

Upcoming Workshops • • • • •



Location: Don Bosco Community Center
(526 Campbell St, Kansas City, MO)

July 25: Navigating Social Media for Your Business

August 22: Business Growth Accelerator Workshop

Location: 224 N 7th St, St Joseph, MO 64501

Fall: Marketing Fundamentals for Small Businesses

Winter: Mastering Business Financial Management: A Comprehensive Workshop

(Watch social media posts and emails for dates.)



YOU Can Be A Home Owner Too!

We want to partner with you every step of the way.

The dream of making homeownership a reality is shared by numerous people around the world. For some, it represents stability, security, and a place to call their own. However, achieving this dream may feel daunting at first – maybe even impossible, especially with the rising cost of real estate and the complexities of the housing market. Even more, you may be worried your credit score is not good enough, and you may not understand what you need to do to achieve homeownership.

As a member of Holy Rosary Credit Union, you don't have to do it alone. Sign up for an HRCU Credit Check Plus appointment and then a Solid Foundations session. Credit Check Plus will help you see where you are on your credit-building journey, and 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.

Sign up for these sessions on the Financial Wellness tab of our website or ask a Member Service Representative for help registering. These resources could help get you one step closer to homeownership.



Important resources to help your dream come true!

Home\$tart: Is a down payment all that is holding you back from owning a home? Because HRCU is a member of the Federal Home Loan Bank of Des Moines, we can offer a \$15,000 down payment grant to those that meet the income requirements and are first-time homebuyers. Go to HolyRosaryCU.org/homestart.html for more details.

Dual Ownership Land Trust: To learn more about the Kansas City Community Land Trust, go to: kcclt.org



Sizzlin' Summer Loan is back!

Sometimes we need a little help to get through the summer – assistance with the cost of summer camps, back-to-school supplies, and even broken-down air conditioners!

Holy Rosary can offer:

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

Looking for other ways to meet your summer budget?

Try Skip-A-Pay! Skip one monthly payment on a current HRCU loan and use the extra cash to help cover unexpected summer expenses.**

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.



PAT's Unavailable, But We've Got You Covered

PAT, our audio teller, is no longer available, but you can still quickly check your account information with HRCU's Mobile App. Use it to complete your banking anywhere, anytime! That includes checking your balances, paying loans, transferring money between accounts, transferring money to/from other financial institutions, depositing checks and more – all from anywhere you have secure access to the internet! For more information on the app and how to find a download link, visit:

HolyRosaryCU.org/mobile-app.html



Use Your Phone as Your Debit Card!

You can now add your debit card to your phone's digital wallet! Using your phone's digital wallet, you can load your Holy Rosary debit and credit cards to your phone for "contactless" use with Apple Pay® and Google Pay™. Your stored payment information allows you to make purchases securely without carrying cash or cards. For questions or help, visit us on Video Banking.

BUSINESS LOANS

For Your Unique Needs

Need a mower for your business or equipment for your cleaning service or office? HRCU has small and large business loans to fit your needs. Holy Rosary Credit Union recognizes the unique role and transformational power of small businesses. We are here with the resources to support your small business from start-up to full steam ahead. For more information, go to: HolyRosaryCU.org/business-loans.html



HOLIDAY CLOSINGS

Independence Day
Thursday, July 4

Labor Day
Monday, September 2

Indigenous Peoples' Day
Monday, October 14

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

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