



## The holidays are just around the corner and HRCU has a Home Equity Line of Credit Loan to help!

So what are you waiting for? Maybe it's time to start fixing your home for all the great family gatherings that you will be having in the coming months. Maybe it's an addition or new flooring. Or it may be time to get the windows and doors replaced before winter blows her cold winds. Whatever you need for your home, Holy Rosary Credit Union, (HRCU) is waiting to help with a Home Equity Loan with rates as low as 4.00% APR (or annual percentage rate).

We can loan up to 80% of your home's value. For example, if your home is worth \$50,000, you could borrow up to \$40,000 on your home. If you already have a first mortgage with a balance of \$25,000, that would mean we could loan you \$15,000 with a home equity line of credit. Let our experienced staff help you with your refinance needs. They can guide you effortlessly through the process and with the money you will save, you'll wonder why you waited so long. Call, go on line, stop by or email us.

Don't own a home, but want to refinance all your debt? Do you have a car that is paid off? You might be able to use it as equity to refinance high interest rate credit card debt and more.

## The 12 Days of Christmas Loan is back!

You can apply for a loan up to \$1,200\* at 12% APR to be repaid in 12 payments.\*

\*Other unsecured credit from HRCU must be \$2,800 or less. There must be no current delinquency and credit and membership guidelines apply.

## Have you met PAT and received your FREE \$2 bill?

We believe that all members should be able to contact PAT, 24 hours a day, 7 days a week. You see, PAT stands for Personal Automated Teller. If you aren't at a computer, you can still get information on your account 24 hours a day by using your telephone. Simply call the main credit union number and choose Option 4. You can get information on the balance on your account, deposits that have been made, checks that have cleared and much more. You can also dial toll free directly at 855-327-8910.

We are continuing our promotion to **GIVE you a \$2 bill** when you sign the form and access your account. Stop by our offices to receive yours.

And don't forget ONLINE ACCESS is even more convenient. You can send secure email messages, transfer money between accounts, use our free bill pay, download information, and much more. Simply go to our website and click on "Online Account" for more information.

## If you have trouble with your VISA Debit or Credit Card, there is help!

Unfortunately there are many thieves who want to misuse credit and debit cards. As a result, VISA has sophisticated data processing systems to help stop fraud. For example, if you make a big purchase in another state, this VISA fraud fighting system will immediately be flagged for possible fraud. If you do a transaction at the gas pump and you type in a zip code that is not on your account, the card will shut down. Since this can happen at any time, we want to provide you with the tools you need to communicate with VISA that you are the user of your card. While you can contact us if we are open, many times we are not. Therefore, we have the following numbers for you:

### DEBIT CARDS

**For a lost or stolen debit card** call 800.500.1044.

**For debit card travel status:** If you are preparing to take a trip out of town and want to use your debit card, please let us know in advance. We will put your card in "travel status". This will keep our card provider from blocking transactions because of suspected fraud. If you are already traveling or if you have had your card locked, you can call our provider to have your card unlocked. The international number is 727.227.2447. The number within the US is 800.890.5097.

### CREDIT CARDS

For a lost or stolen credit card call 866.604.0381.

For general questions on your account you may call 800.322.8472 from 6:00 a.m. to 10:00 p.m. CT. This number is available seven days a week.

To access your VISA credit card account online go to <http://www.ezcardinfo.com> anytime, anywhere! You may make payments online at this site or you may call the credit union and have the money transferred from your account at the credit union.



# The Messenger

FALL 2014 VOLUME 19 ISSUE 19

## Do you need help through the holidays? Our VISA Credit Card can help you!



If you have a high interest rate card from another card company, transfer the balances to our lower rate card and start saving immediately. There is no balance transfer fee on the HRCU card and our rates are some of the lowest in the nation.

If you have very poor credit but need a VISA credit card, we do have a secured card without the high fees normally associated with these types of credit cards. Complete the application and indicate that you want a secured card.

You can also visit any of our offices and complete a VISA Credit Card application and give it to any Holy Rosary staff member.

If you don't have an HRCU card, apply now to get your card in time for the holidays. Our card isn't fancy but it is of great value with no hidden traps. The rates are the lowest in town, yet there are very few fees. Simply go to our website at [HolyRosaryCU.org](http://HolyRosaryCU.org) and click on the loan tab and then on the VISA credit card tab.

If you already have our card but would like a credit limit increase, just go to our website at [HolyRosaryCU.org](http://HolyRosaryCU.org) and click on the loan tab and then VISA Credit Card tab. On the short application, you can state that you would like an increase on your credit card limit.

## What's inside?

- 2...The Trivial Pursuit game is back!
- 3...International Credit Union Day, October 16th!
- 4...The 12 days of Christmas loan is back!



## The Trivial Pursuit Game is BACK! Game winners will be automatically entered in a drawing to win \$250!

If you're the lucky winner, you can use the \$250 to help with Christmas Shopping or whatever. All you have to do is complete the questions below. You may ask our staff to help you with the answers. Then return your answer sheet to us by fax, email or in person. We will grade your quiz and if you score 90% or above, you will be entered into a drawing to win \$250. You might be surprised by some of the answers. Entries must be received by November 30, 2014. Test answers will be published on our website by December 1, 2014 and the drawing will be held on this date. The lucky winner will be announced on the website by December 15, 2014. You must be a member and 18 years of age to enter.

True or False (Please circle the correct letter.)

- 1) Holy Rosary Credit Union (HRCU) does not have free electronic bill pay where you can pay bills every month or on a one time basis. T or F
- 2) You can ask PAT questions about your account 24 hours a day, 7 days a week by calling HRCU. T or F
- 3) When you buy a car, home or finance other debt, a lower interest rate can sometimes save you thousands of dollars. T or F
- 4) Holy Rosary offers first mortgage loans. T or F
- 5) You are an owner of this credit union. When someone does not pay a loan back it hurts you. T or F
- 6) If you are having trouble making a loan payment for a month, you should contact the credit union as soon as possible because representatives

- might have a way they can help. T or F
- 7) Bad credit can cost you thousands of dollars over your life-time. T or F
- 8) If you have your car payment financed somewhere else, you check the rate you are paying and it is above 7% you should contact the credit union to see if they can save you money. T or F
- 9) When you bring a loan to the credit union you are helping to fight poverty. T or F
- 10) If your auto loan is financed at somewhere like Ford Motor, you should consider transferring it to HRCU because the credit union can save you money, give you cash back and you will be helping other members of the credit union. T or F
- 11) Holy Rosary is a common bond credit union and is owned by members of our family, our friends, fellow parishioners and other neighbors. The primary motive of HRCU is not profit, but to serve its owners. T or F
- 12) Holy Rosary has three kinds of prepaid cards. They are travel, gift and everyday spend. T or F
- 13) If you have really bad credit, HRCU can offer you a Credit Builders loan to help you build credit. T or F
- 14) Holy Rosary has a Skip a Loan payment program where once a year, if you are not delinquent, you can sign up to skip that month's loan payment if you complete the form and pay the \$15 fee. T or F
- 15) With the HRCU debit card, you have access to nearly 30,000 surcharge-free ATMs? T or F
- 16) You can locate a surcharge free

- ATM by going to the HRCU website and clicking on the CO-OP icon at the bottom of the home page. T or F
- 17) To get surcharge-free ATMs you can call the toll-free ATM locator: Call 1-888-SITE-CO-OP to find locations using the toll-free ATM locator! T or F
- 18) You can use your GPS to LOCATE surcharge-free ATMs: Take the CO-OP ATM Network with you when you drive. Download the database of more than 28,000 surcharge-free ATMs directly to your Garmin®, Tom Tom® or other GPS device\*. Go to [www.HolyRosaryCU.org](http://www.HolyRosaryCU.org) and click on the ATM Co-op link near the bottom of the page. You can download the database from there. You'll never again be lost looking for your CO-OP ATM. T or F
- 19) You can use an iPhone APP: Using the CO-OP ATM\* Locator iPhone app, you can find the ATM nearest you, or search for ATMs by specific address, city, state or zip code. Downloading the app is free, easy and there's no registration process. Just search 'CO-OP ATM' in the App Store at [www.iTunes.com](http://www.iTunes.com). Then download, install and go! Or go to our site and click on CO-OP and download the application from there. T or F
- 20) You can TEXT Message to locate surcharge-free ATMs: You can also locate a CO-OP surcharge-free ATM via text message. Simply determine your location or area, then text the address, intersection or zip code to 692667 (MYCOOP). You'll receive a very prompt text response with the location of the CO-OP ATM nearest the location you requested. Please remember, do not text and drive! T or F



Local Service.  
**GLOBAL GOOD.**<sup>TM</sup>  
INTERNATIONAL CREDIT UNION DAY®

### Local Service. Global Good.

On October 16, 2014, credit unions around the world will celebrate International Credit Union (ICU) Day®. That's 200+ million people ... from 56,000 credit unions ... in 101 countries joining together to celebrate their cooperative spirit.

Globally, this cooperative spirit has led to life-changing opportunities in the form of small business start-ups, home ownership, and education. In some countries, members encounter their first taste of democratic decision-making through their member-owned credit unions.

This year, credit unions have been present during the most tumultuous moments around the world. Throughout the crisis in Ukraine, credit union volunteers were among the protesters in Kiev and are now attempting to maintain financial stability for their members. With the help of the World Council of Credit Unions, which is supported by credit unions in the U.S., Ukrainian credit unions are working on ways to ensure loans can be made to those who need it, and upholding the confidence of their members.

On the other side of the globe, credit unions in the Philippines are dealing with the devastation left after the recent typhoon. With the help of credit union organizations around the world, they are now rebuilding and renovating affected branches to better fit members' needs. After such destruction, these Filipino credit unions are helping people get back on their feet.

And credit unions worldwide are providing the basis for development while serving local communities, with an unwavering belief in the "people helping people" philosophy upon which we were built.

Locally, as a member of Holy Rosary Credit Union, you and your financial stability are our top priorities. Globally, you're part of a much bigger movement—the credit union movement—working towards global good each and every day. That's definitely something to celebrate!

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### HOLIDAY CLOSINGS

- Columbus Day, Mon., Oct. 13th
- Veterans Day, Tues., Nov. 11th
- Thanksgiving Day, Thurs., Nov. 27th
- Closing at 1:00 pm on Christmas Eve, Wed., Dec. 24th
- Christmas Day, Thurs., Dec. 25th
- Closing at 1:00 pm on New Years Eve, Wed., Dec. 31st
- New Years Day, Thurs., Jan. 1st, 2015

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

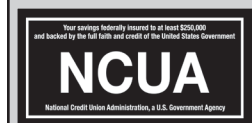
St. Patrick's Parish Center  
1813 South 12th Street  
St. Joseph, MO 64053  
Phone: 816-232-1414  
Fax: 816-232-1434

#### 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



Federally Insured  
by NCUA



EQUAL HOUSING  
LENDER

Member Name: \_\_\_\_\_ Account Number: \_\_\_\_\_