

Route 66 Extended Warranty Program



Did you know we offer extended protection on your new and used auto? Route 66 has a full line of Mechanical Breakdown Protection coverage and there is no deductible on covered parts and labor. The cost is MUCH less than you would pay at a dealer.

Some benefits include:

- Towing
- Flat Tire Assistance
- Battery Jump Starting
- Lockout Service
- Safe and Secure Package
- Minor Adjustments

You can add coverage at any time – even if you have paid off your loan!! Contact us for more information.

We have a WINNER!



Some of our members have already converted to e-statements. They were entered into a drawing for a \$100 gift card.

Our winner is Susan Smith! Susan plans to spend her prize money for a Debt Reduction seminar at her parish, and to buy books for the Children's Center for the Visually Impaired.

Congratulations Susan! Thanks for supporting your credit union by converting to e-statements.

Don't forget that the new drawing deadline is August 22nd. Convert today!

ATTENTION! Revised Fee Schedule Enclosed

Included with this newsletter is a Revised Fee Schedule. The changes are highlighted in bold text and will be effective August 15, 2015.

Also beginning on August 15, 2015, the minimum balance required to earn a dividend on a Kid's Account will be \$100 (the same as all other share accounts).

Call PAT (Personal Automated Teller - Phone)

Did you know that with the telephone you can get the balance on your account, find out if a deposit has been made, or see if a check has cleared? PAT, your Personal Automated Teller, is standing by 24 hours a day, 7 days a week to give you information on your account.

The number to reach PAT has recently been changed with our new computer conversion. You can now call 855-327-8910 or select the option for PAT when you call our main number.

While PAT only speaks English and Spanish right now, very shortly she will speak Vietnamese as well.



Lights, camera, YOU!

We are looking for your personal stories of how the credit union has helped you! Tell us about a loan that you paid off, a class that helped you with your finances, or any other story about how Holy Rosary has helped you change your financial situation for the better. Send an email to: info@holynosarycu.org that contains your name, contact number, and a short description of the story you want to tell. You can also complete an entry form at any of our branches, or tell a staff member you are interested in participating. The winners will be featured in videos that the credit union makes and shares on our Website, Facebook page, and elsewhere. They will also receive a prize! The deadline is FAST approaching: July 20th!



The Messenger

Summer 2015 VOLUME 23 ISSUE 22

The WHEEL Deal!



Not only will you save money on your loan payments, but you will have access to your free roadside assistance for a whole year.

*Rate will be lowered up to 3% depending on current rates available. Minimum loan size for roadside assistance is \$5,000. Floor rate will be 2.75%. APR is Annual Percentage Rate. This loan special is a limited time offer and subject to membership, credit approval, and lending guidelines of HRCU. Rates differ based on individual credit score, length of loan term, and amount of the loan. The credit union is an equal opportunity lender. Loans must be transferred from outside HRCU and offer does not apply to current HRCU loans.

HURRY! Time is running out on our HELOC FEE-FREE Deal!



But don't worry...there is still time to apply for a HELOC (Home Equity Line of Credit) with no closing fees so that you can consolidate your debt at a lower rate OR fund your dream home! From now until October 1st, Holy Rosary will pay your standard loan closing fees, an approximate \$300 savings depending on your particular loan. However, this fee-free special will soon be ending, so apply before September 30th.

You can now lower your car loan rate by up to 3%*, PLUS receive FREE Roadside Assistance when you transfer your loan to Holy Rosary. With a lower interest rate you can:

- Lower your monthly car payment
- Save hundreds – even thousands – of dollars in interest over the life of the loan.
- Pay your loan off earlier

Simply apply online at www.holosarycu.org by clicking on the "Loan Switch" icon, call, or stop by and complete an application at a branch. You will need to provide your title and a statement from the other lender.

What's inside?

- 2...Look for the CO-OP shared branch logo to find shared branches near you!
- 3...Sign up for e-statements and you could win Royals game tickets!*
- 4...ATTENTION! Revised fee schedule enclosed!



Do you love your credit union?

Well, WE love YOU! And so we want to let you know about **Love My Credit Union Rewards**. HRCU is excited to offer you, our member, exclusive discounts and benefits on products and services you use every day. These include:

- Exclusive discounted pricing on most new Chevy, Buick, or

GMC vehicles with the Credit Union Member Discount from GM.

- Save 10% on select regularly priced Sprint monthly service; businesses save 15% on select regularly priced Sprint monthly service. Plus, waived activation and upgrade fees (up to \$36 savings for each).

- Savings of up to 50% on other popular plans from Credit Union Auto Club.

- Save up to \$15 on TurboTax Federal tax products.

- Save on services for your home from ADT, DIRECTV, Allied, and more.

- Earn cash back when you shop at over 1,500 online retailers with Love to Shop.

The more offers you take advantage of, the more you save. Start saving today at **LoveMyCreditUnion.org**.

HAVE YOU HEARD?



Look for the CO-OP Shared Branch logo to find shared branches near you!

We are part of the Co-Op Shared Branch Network. Personalized service is a major benefit of banking at Holy Rosary, and you don't have to sacrifice convenience to get it. Take advantage of HRCU's shared branching services through CO-OP Shared Branch and you can access your account at any of 5,100 credit union branches nationwide, often just as if you were visiting one of our own.

The national CO-OP Shared Branch network links participating credit unions electronically, allowing credit union members to do "branch banking" even when the branch near you doesn't belong to HRCU. This is a huge benefit to HRCU members who travel, whose workplaces don't coincide with our branch locations, or who simply enjoy the convenience of expanded access. Wherever you are across the country, chances are good there's a shared branch near you.

Shared branching is yet another example of credit union membership offering the best of both worlds—individualized attention and nationwide availability. The cooperative spirit of credit unions allows them to work with each other in ways that competing banks typically do not. Visit www.co-opsharedbranch.org or download the Shared Branch Locator app for iPhone or Android to find branches nearest you. You can also look for the "CO-OP Shared Branch" logo on the door of any credit union branch.

At a CO-OP Shared Branch location you can:

- Make deposits and withdrawals
- Make loan payments
- Receive loan advances
- Access VISA® or MasterCard® funds

When you go into a shared branch, you will need to tell the teller that you are a member of Holy Rosary Credit Union in **Missouri**. You will also need to know your HRCU account number and have your driver's license.



Let's Go ROYALS!

There's nothing better than going to a baseball game on a summer night, and we are offering a pair of FREE tickets for you to do just that. How do you win them? Convert to e-statement in online banking between July 1 and August 22, 2015 and you'll be eligible for the drawing. Choose *no-paper* and you might just see a *no-hitter*!

Benefits of e-statements:

- Statements are delivered to members faster than mailed statements and are available within the first few business days of the new month or quarter.
- They can guard against identity theft by eliminating mailed statements, which can sit in mailboxes unprotected from others.
- They help to reduce the paperwork coming into your home and can be easily retrieved from the comfort of your easy chair.
- E-statements help the environment and reduce HRCU costs. As a financial cooperative, the less HRCU spends on paper and postage, the more money it has to provide other services!

Sign up at www.holyrosarycu.org by logging into our online banking. Click on the online services tab and chose e-statements. Let's hit one out of the park!

HOLIDAY CLOSINGS

Labor Day,
Mon., September 7th

Columbus Day,
Mon., October 12th

Veterans Day,
Wed., November 11th

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

Shared Branch Network

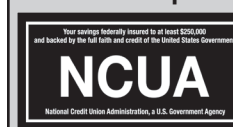
Visit <https://co-opcreditunions.org/locator/>

Hours of Operation

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

www.HolyRosaryCU.org

Voice Response: 855-327-8910



Federally Insured
by NCUA



EQUAL HOUSING
LENDER