

## Already Own Your Home?

### *Learn More About Home Equity Lines of Credit*

Also known as HELOCs, these lines of credit are an ideal way to take advantage of the built-up equity in your home for large, ongoing or unexpected expenses such as home improvements, college tuition or medical bills.



Similar to a credit card, a HELOC gives you a preset amount that you can borrow, but you only pay interest on the money you spend. Once you've repaid what you owe, you can spend it again. Rates are often lower than other types of loans, so ask us to crunch the numbers – we can help you decide if a HELOC is right for you. Apply online at [holyrosarycu.org](http://holyrosarycu.org) or call 816-221-2734.

## Fee Schedule

Enclosed is a copy of our new Fee Schedule, which will be effective on June 1, 2017.



## Get the Home of Your Dreams

### *With Help from Your Credit Union*

We want to help make your dreams of home ownership a reality! Holy Rosary Credit Union offers fast, professional and local support through every step of the home buying process.

Choose from a wide variety of financing options to meet your unique needs. Whether you're a first-time buyer, you'd like to buy a new home or you're interested in refinancing your current mortgage to a lower rate, we can help. Services include:

- Fixed-rate mortgages
- Adjustable-rate mortgages
- Refinancing options

Visit [holyrosarycu.org](http://holyrosarycu.org) to learn more and apply. Plus, you can check rates, sign up for free educational seminars, try our calculators and much more! If you have questions or concerns, give our loan department a call at 816-221-2734, or go online to speed up the process. We're here to help!

## THINGS TO NOTE

### Need More Reasons to Use a Check Register?

- 1. Catch mistakes –**  
If someone has overcharged you, you'll know immediately.
- 2. Avoid overdraft fees –**  
They add up quickly.
- 3. Spot fraud –**  
Identify fraudulent transactions and stop bad guys in their tracks.
- 4. Budget better –**  
Analyze what you're spending to save smarter.

### PAT Is Your Financial Friend

With PAT, your Personal Automated Teller, your finances are just a phone call away – 24 hours a day! Find out if a deposit has been made, see if a check has cleared, transfer funds to another account and much more.

Call PAT at our main number at 816-221-2734, opt 4, or directly at 855-327-8910. PAT speaks English and Spanish.

### Buying a Car?

We also offer great rates and flexible terms on new and used vehicles. Talk to us before you hit the dealership!

### Keep Track of Your Spending

#### *Why You Need to Use a Check Register*

Does this sound familiar? You want to buy something, but you aren't sure how much money you have in your checking account. You call PAT (our telephone banking system) and get your balance information. Good news – you have enough money! But then, just a few days later, you get a notice that you've overdrawn your account. What happened?!

The fact is, your debit card transactions can take days to process, which means your balance information isn't always up to date – it could be missing purchases you've made that haven't been taken out of your account yet.

The only way to know for sure how much money you have in your account is to use a check register, which is basically a journal where you write down all your checking account transactions. It's quick, easy and will save you a lot of hassle. Drop by your nearest branch to get a free check register today!

### Save the Day

#### *With Skip-A-Pay*

Holy Rosary's Skip-A-Pay Program allows you to skip your personal loan payment(s) for one month once a year for a nominal processing fee of \$15.

This is a great way to free up extra cash for warm weather expenses – summer camp for the kids, a family vacation, home improvement projects and more.

There is no negative effect on your credit – your loan payment schedule simply gets moved back one month and your term ends one month later than originally planned.

Don't miss out on Skip-A-Pay! Get the form off our website at [resources/forms](#) page and fax it into our office.

### Drive Down Your Monthly Payments

#### *Refinance and Save*

If you have an auto loan from another lender and are unhappy with your monthly payments, come talk to us. You may be able to get a lower rate at Holy Rosary and save hundreds – even thousands – over the life of your loan. Rates are as low as 2.49% APR,\* so it's worth checking to see if we can help put the brakes on high rates.

Plus, benefit from optional extras – that are for credit union members only!

- Route 66 Extended Warranty Protection
- GAP Advantage Insurance
- CU Road Pal Roadside Service

\*APR=Annual Percentage Rate. \*\*Minimum \$8,000 auto loan.



## Cash Back Special!

Get \$100 cash back when you finance or refinance your auto loan at HRCU through May 31!\*\* Just mention this newsletter.



## Annual Meeting Reminder

### Mark Your Calendar

All members are invited to attend Holy Rosary's annual meeting. Vote for new board members, find out how your credit union is performing and contribute your ideas for our future growth. There will be snacks, refreshments, games and prizes as well as the normal agenda.

We hope to see you there!

### Annual Meeting

Wednesday, April 26, 2017, at 7:00 p.m.

Don Bosco Senior Center  
(just down the street from the main office)  
580 Campbell St.  
Kansas City, MO 64106



## New Look and Features

### Check Out Our Online Banking System

In addition to having a brand-new look, our new online banking site features:

- Pages that automatically resize to fit computer and device screens
- Updated alert options to help you keep tabs on your account activity
- Improved messaging capabilities between members and the credit union
- Enhanced security

## Access Your Accounts Wherever You Go



Holy Rosary is part of a nationwide network of more than 5,000 shared branches and 30,000 ATMs, meaning you can visit any participating credit union location or surcharge-free ATM and do your banking as if you were at Holy Rosary.

Just look for the CO-OP® logo, or visit [co-opcreditunions.org/locator](http://co-opcreditunions.org/locator) to find the shared branch or ATM nearest you.

## HOLIDAY CLOSINGS

### Memorial Day

Monday, May 29

*For your convenience, our online banking, bill pay and ATMs 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 St.  
Kansas City, MO 64106  
816-221-2734  
(fax) 816-221-4264

### Raytown Branch

7043 Blue Ridge Blvd.  
Raytown, MO 64133  
816-356-8757

### St. Joseph Branch

401 Illinois Ave. (Suite B in Back)  
St. Joseph, MO 64504  
816-221-2734

### Community Services League

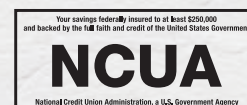
404 N. Noland Rd.  
Independence, MO 64056  
816-221-2734

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

## HolyRosaryCU.org

### PAT (24/7 Phone Banking):

855-327-8910



Federally Insured by NCUA



CREDIT UNIONS  
CELEBRATE YOUTH™

## April Is Credit Union Youth Month

*Teach Your Little Owls to Give a Hoot About Saving*



Give a Hoot About  
Saving™



The first step to teaching your kids about money is talking about money.

"The most effective way to teach is by having frequent discussions, and don't ever lecture," said Ted Beck, president and CEO of the National Endowment for Financial Education, in a recent Wall Street Journal article. "Look for teachable moments and always be willing to answer questions." Unfortunately, this can also be the hardest step.

A 2015 T. Rowe Price survey found that 72% of parents experienced at least some reluctance to talk to their kids about financial matters, and 18% were either very or extremely reluctant. The most common reasons given were that the parents didn't want them to worry about financial matters or thought they were too young to understand. But on his blog, personal finance guru and radio host Dave Ramsey encourages parents to be more open with their kids about money, even their failures. Parents' biggest regrets are often not saving enough or going into too much debt, wrote Ramsey. Being honest about that in an age-appropriate way, he stated, can be a powerful lesson.

### *So how to start the talk?*

- **Ask questions.** If you're going out to eat, talk about the price difference between the options, and ask them which they would choose. If they select the more expensive, talk through what you might have to give up later in the week.
- **Make them part of your budgeting.** If you're doing any kind of financial planning for the year, solicit input from your kids. Enlist them in your saving goals – no one watches you more closely than your kids, so they're natural accountability partners! If you're uncomfortable revealing too much of your financial picture, you can keep the discussions high level, but involving them makes money less abstract.
- **Open a youth savings account.** This is the best way to help them learn to save for what they find meaningful in life. A lifetime of good saving habits can start now. **Open a youth account during the month of April, and we will pay the \$5.00 membership fee! If you already have an account, stop in and make a deposit and get a free gift.**

## Attend Our Free Workshops

### Get Smart About Your Money!

Holy Rosary offers free financial workshops on topics that matter to you, because we want to provide you with information and learning tools to help you achieve your financial goals. We will offer the following classes in the coming months:

#### **Basic Budgeting: 5-Step Plan**

4/1 Pat Henshaw

#### **Credit 101**

5/20 Pat Henshaw

#### **How to Best Utilize your Credit Union Membership**

5/13 Carole Wight

#### **Basic Budgeting: 5-Step Plan**

6/10 Pat Henshaw

#### **Why Should I Balance My Checkbook?**

6/24 Pat Henshaw

#### **Credit 101**

7/8 Pat Henshaw

#### **Home Buying—English**

7/15 Carole Wight/Pat Henshaw

#### **Credit Ability**

7/22 Pat Henshaw

#### **Home Buying—Spanish**

7/29 Fatima Izatt

#### **Power Over Debt**

8/19 Pat Henshaw

You can register for these free workshops on our website ([holynosarycu.org/Resources/Financial Education](http://holynosarycu.org/Resources/Financial%20Education)) or by calling 816-221-2734.