

## Holy Rosary Is Servin' Up Something Special with a Sizzlin' Summer Loan

*Rates as Low as 8% APR\**

From a dream vacation to a patio upgrade for grilling season, get the cash you need with a Sizzlin' Summer Loan. This special offer is available through August 31, so apply today!

Borrow from \$500 up to \$4,000 for 18 months, with a 2% reduction on the rate for which you qualify.

Visit [HolyRosaryCU.org](http://HolyRosaryCU.org) to learn more and apply. If you have questions or concerns, give our loan department a call at 816-221-2734. We're here to help!

\*APR is Annual Percentage Rate. Offer valid 6/1/2017 to 8/31/2017 and subject to change without notice. Actual rate may vary based on credit history. Loans currently financed with Holy Rosary do not qualify. Qualifying term is 18 months and maximum loan amount is \$500 to \$4,000. Payment on a \$500 loan at 8% over 18 months = \$29.58. Rates quoted include a .25% discount for automatic payments from an HRCU checking account. Qualifications apply.



## Enjoy a Payment Vacation

*And Make Your Summer Even Better!*

We invite you to enjoy a vacation from your loan payment. While interest continues to accrue on your loan, you can enjoy a payment vacation for one month.

To be eligible, you must be current on your loan payments, have already made at least one payment, and have had no other payment vacations within the last year.

You just need to complete the Payment Vacation Application and fax it to 816-221-4264, or give it to one of our employees. There will be a \$15 application fee (or 10% of the payment, if your payment is under \$100).

### TAKE A PAYMENT VACATION APPLICATION

Yes, I want to take a payment vacation from my  
\_\_\_\_\_ loan payment.  
\_\_\_\_\_ month

The fee:  is attached OR

Please take the fee from my:  Checking  Savings

By signing below, you agree to a payment deferral for a monthly loan payment. You understand that this deferral is not available for a first-time loan payment and that you may have only one deferral in a twelve-month period for any one loan. In order to receive a deferral, you must not be delinquent on any of your obligations to the credit union, and it must be a closed-end loan. The fee for this deferral shall be \$15 (unless the payment is under \$100, in which case the fee will be 10%). In addition to the deferral fee, finance charges will continue to accrue during the deferral period, and the total finance charges that you will pay on your loan will be greater than if you elect to take no deferral. The maturity of your closed-end loan will be extended.

Signature: \_\_\_\_\_

Date: \_\_\_\_\_ Account #: \_\_\_\_\_ Loan #: \_\_\_\_\_



## Get Nothing with Our Credit Cards!

- NO high-default APR
- NO annual fee
- NO over-the-limit fee
- NO BALANCE TRANSFER FEE

# SOAK UP THE *summer* AND SAVE

Transfer your existing credit card balance to our credit union credit card and save!

Receive a low summer rate of

# 1.99%<sup>\*</sup>

for 9 months  
when you transfer your  
current balance to our credit  
union credit card  
between June 1, 2017  
and August 31, 2017.

\*Balance transfers completed 06/01/2017 through 08/31/2017 will receive 1.99% promotional APR for 9 months from the date of first balance transfer. After the promotional time frame expires, remaining balances will migrate to standard APR applicable on your account. Contact the credit union for complete details. APR=Annual Percentage Rate.

## Get Ready for the Tax Free Weekend

*It's Right Around the Corner!*

In 2017, the Missouri Sales Tax Holiday begins at 12:01 a.m. on Friday, August 4, and runs through midnight on Sunday, August 6.

Certain back-to-school purchases, such as clothing, school supplies, computers and other items, are exempt from sales tax during this weekend. It's the perfect time to get your kids ready for back to school, so make sure you mark your calendars!

Here are a few things to keep in mind as you're preparing. The Tax Free Weekend applies to the following:

- Any article of clothing, including footwear, with a taxable value of \$100 or less. This does not include accessories such as jewelry or handbags.
- School supplies not to exceed \$50 per purchase
- Computer software with a taxable value of \$350 or less
- Personal computers less than \$3,500
- Computer peripheral devices less than \$3,500

Not all cities will be participating, so check with your local government to find out about your area. And, as always, remember to compare prices to make sure you're getting the best deal, and only buy what you need – don't go overboard!

## CO-OP ATMs and Shared Branching

*Your Credit Union Away From Home*

CO-OP® provides a network of surcharge-free ATMs and Shared Branches nationwide.

If you are not near a Holy Rosary ATM, you can avoid paying surcharge fees imposed by other ATM owners by using a CO-OP ATM. These ATMs may belong to another credit union or can even be inside a convenience store such as 7-Eleven® or Walgreens™. There are more than 30,000 CO-OP ATMs nationwide.

Over 5,000 CO-OP Shared Branches are available all across the United States for you to do your banking when you're away from home. These Credit Union Service Centers can be used for most transactions you would normally conduct at Holy Rosary.

Find a CO-OP ATM or Shared Branch near you:

- Visit [co-opcreditunions.org/locator](http://co-opcreditunions.org/locator) and search your location.
- Download the app for free by searching "CO-OP Financial Services" in your app store.

## Before You Go on Vacation

*Remember These Important Tips*

1. If you are traveling, let the credit union know in advance so they can put your debit card into travel status. This will help prevent transactions being denied by the fraud-fighting network.
2. If you haven't set up PAT 24/7 Phone Banking, please contact the credit union. You can call PAT 24 hours a day to get your balance while you're away.



## HOLIDAY CLOSINGS

Independence Day  
Tuesday, July 4

Labor Day  
Monday, September 4

Columbus Day  
Monday, October 9

*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

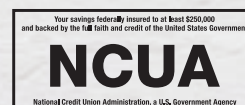
404 N. Noland Rd.  
Independence, MO 64056  
816-221-2734

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

[HolyRosaryCU.org](http://HolyRosaryCU.org)

PAT (24/7 Phone Banking):

855-327-8910



Federally Insured by NCUA



## Make Your Money Plan

### *The Key to Your Financial Success*

It's easy to postpone the habit to save, but a solid plan is key to success. By following some basic guidelines, you're more likely to achieve financial security. We recommend beginning with these five steps:

1. **START NOW.** The earlier and more you save, the more your money will grow. With compounding interest, you earn interest on what you save, as well as on the dividends generated.
2. **SAVE WHAT YOU CAN.** It doesn't matter how much you save; just make sure to save consistently. Start with a comfortable amount (even \$10 or \$20 per paycheck), then slowly increase it. Ultimately, if you can put 10 percent of your paycheck into savings, you should be in great shape.
3. **MAKE IT AUTOMATIC.** Use automated transfers to get in the habit of saving. You can set up automatic transfers in online banking or with a member service representative. Another option is to have your employer directly deposit a set amount into savings from your paycheck.
4. **PLAN AHEAD.** Open separate accounts for specific savings goals, such as vacations or holiday shopping. By putting money in accounts designated for specific goals, you are less likely to use the funds for other purposes.
5. **INCREASE YOUR FINANCIAL KNOWLEDGE.** Knowledge is power. Take advantage of some of our financial education classes. Some of the classes can help you save a lot of money!

Ready to take the next step? Holy Rosary has savings accounts, term deposits and more to help you meet your financial goals. Contact us today.

## 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:

#### **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

Get up-to-date workshop information and register to attend by visiting our website and clicking on "Financial Education" under the Resources tab, or call 816-221-2734.



# SCHEDULE OF FEES

& how to avoid them!

CHECKING ACCOUNTS	FEE	HOW TO AVOID
Regular (Basic)	\$3 Monthly	Have any 1 of these HRCU products/services: <ul style="list-style-type: none"> <li>e-statements</li> <li>monthly direct deposit of \$25 or more</li> <li>combined savings of \$5,000 or more held on account</li> </ul>
Nonprofit Organization	\$5 Monthly	
Small Business	\$7 Monthly	

SAVINGS ACCOUNTS	FEE	HOW TO AVOID
Open Primary Membership	\$5	
Early Withdrawal Club Accounts	\$5 Each early withdrawal	Limit withdrawals to the penalty-free withdrawal period.
Early Withdrawal Term Certificates	Each early withdrawal is subject to a penalty amounting to: <ul style="list-style-type: none"> <li>90 days of interest on terms of 12 months or less.</li> <li>180 days of interest on terms greater than 12 months.</li> </ul>	Limit withdrawals to the account maturity penalty-free withdrawal period.
Excessive Withdrawal Savings	\$3 Each occurrence Applies to each withdrawal after 6 free per month when NOT conducted in person, by mail or at an ATM.*	Limit withdrawals from the account to 6 or less within the month.
Dormant Account	\$5 Quarterly Imposed after 12 months of inactivity.	Generate activity (deposit, withdrawal, funds transfer, etc.) on the account within each 12 month period and maintain a combined balance of \$100 or more on deposit at the Credit Union.
Overdraft Transfer	\$2.50 Each occurrence	Make sure you have adequate funds to cover items in the account. Use online banking and transfer yourself. Remember, for each fee you pay, you are saving a larger fee. (*See Restrictions Above)
Early Closure Fee	\$10 when account is closed within 6 months of opening	

CARDS Credit • Debit	FEE	HOW TO AVOID
Card Replacement	\$10 Each occurrence	
PIN Replacement	\$5 Each occurrence	

ELECTRONIC SERVICES	FEE	HOW TO AVOID
ATM Withdrawal Fee	\$1 Each withdrawal after 5 per month.	Limit ATM withdrawals. <del>Effective 1/1/2017</del> <sup>Effective 1/1/2019</sup> Use 30,000 plus ATM CO-OP Machines, download free CO-OP locator on your smart phone
Free ATM Withdrawals with No Surcharge from ATM owner	Determined by owner of ATM	Use 30,000 plus ATM CO-OP Machines, download free CO-OP locator on your smart phone
Inquiry Fee or Transfer Fee at ATM	\$1 for each inquiry or transfer at ATM	Use PAT or online banking to transfer your funds, inquire on account balances and activity.
International Service Fee on Foreign Transactions	1% of each transaction	Fee is charged by VISA and is passed down.
Online Banking	Free	
Pat (Telephone, Personal Automated Teller)	Free	
Bill Pay	\$5 Monthly	Have any 2 of these HRCU products/services: <ul style="list-style-type: none"> <li>e-statements</li> <li>monthly direct deposit of \$25 or more</li> <li>debit card</li> </ul>
Mobile Banking (when available in late 2017)	\$3 Monthly	Open and maintain enrollment in HRCU e-statements.
Mobile Check Deposit (when available in late 2017)	\$0.50 Each check	Open and maintain enrollment in HRCU e-statements.

IN-BRANCH	FEE	HOW TO AVOID
Acc. Recon. & Research	\$25 Hourly or \$2 per calls over 5 minutes	Use check register and balance your account or use online banking.
CarFax Report	\$18 Each	
Check Cashing Non-Members	\$5.00 On-Us Under \$250 \$10.00 On-Us Over \$250	Use your own financial institution or become a member. The credit union reserves the right not to cash an on-us check.
Check Cashing Members	\$3 Each check	Be a member of Holy Rosary Credit Union and maintain a combined balance in all HRCU accounts of \$100 or more.
Check Copy	\$3 Each check	Use online banking and get copies free there. You may even print them self-serve at the credit union if a printer is available.
Coin Deposits/Coin Counter	Courtesy (if account in good standing)	
Fed Global ACH	\$4	
VISA Prepaid Cards Gift Card Travel Card (reloadable) Everyday Spend (reloadable)	\$2.75 \$5 + reload fee as \$3 + outlined in disclosure	



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& how to avoid them!

Statement Copy/Account History	\$3 Each copy	Use e-statements, online banking or PAT
Stop Payment - ACH, Personal Check or Money Order	\$24 Each single item \$24 Range of items	
Stop Payment Teller, Cashier's Checks (Cannot be done)	\$24 After 180 days with Affidavit	
Teller Check	\$3 Each check When check is made payable to a third party.	
Money Order	\$1 Each	
Cashier's Check	\$5 Each	

OTHER	FEE	HOW TO AVOID
Account Garnishment/Tax Levy	\$35 Each occurrence	
Account Verification	\$7 Each occurrence When verifying member account funds for any third party (with the exception of government assistance programs).	
Escheatment of Account	\$50	Provide POD on account on account opening.
Loan Pay by Phone	\$7.50 Each ACH/plastic card	Set-up autopay, or use HRCU PAT, mobile banking, online banking, branch walk-in or drive-thru options.
NSF	\$24 Each	Make sure you have adequate funds on deposit to cover transaction before it is done
Returned Deposit Item	\$24 Each item (including loan payments)	
Returned Mail	\$5 One-time fee	Immediately inform the Credit Union of a change to your mailing and physical addresses when the change occurs. This can be done in online banking
Shared Branch	No charge to members	
Wire Transfer	\$20 Domestic, outgoing \$35 International, outgoing	
Withdrawal Request by Phone	\$3 Each outgoing	Use HRCU audio banking, mobile banking, online banking, branch walk-in options.

NOTES

The key to free products and services is **e-STATEMENTS**

**Regular Checking** Monthly maintenance fee waived when you have HRCU **e-statements**

**Mobile Banking** Monthly access fee waived when you have HRCU **e-statements**

**Bill Pay** Monthly user fee waived when you have HRCU **e-statements** and at least one of these other HRCU offerings:

- debit card
- direct deposit (\$25 or more, monthly)

*Fees effective June 1, 2017*

