

**Save the Date for the  
Annual Meeting  
Wednesday, April 22nd  
at 7:00 p.m.**

All members are invited to come and help shape the future of their credit union. Door prizes and food will be available. Your input is needed. Please come.



Are you dreaming of living debt free? Does it feel like an impossible goal? As Nelson Mandela said, "It is always impossible, until it is done." In 2015 we challenge you to wish for the impossible and take the first step towards making it happen. We have tools to help you pay off your debt. They include:

- Loans to consolidate and refinance your debt at a lower rate so you can pay off quicker: Auto, HELOC, Personal and Credit Card.
- Classes on building a good credit score, budgeting, home buying and more.
- Personal financial fitness counseling sessions.
- Ways to help you automate savings to help you build wealth.
- Referral to GreenPath for more intensive help.

You can apply for a loan online to consolidate and refinance your debt at a lower rate. You can also call us at 816.221.2734, or talk with a representative when you are in the credit union. Go online to register for our classes or find a link to GreenPath. If you want a personal financial fitness session, call to make an appointment.

**Buried in Paper?  
There's help!  
Sign-up for  
E-Statements today!**



E-Statements are convenient and secure. Make the switch today and take advantage of the following benefits:

- Statements are delivered to you faster than those mailed 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 streamline the paperwork coming into your home and can be easily retrieved from the comfort of your chair.
- E-Statements help the environment and reduce HRCU costs by cutting down on paper use. As a financial cooperative, the less HRCU spends on paper and postage, the more money it has to provide other services!

Sign up today at our website: [www.HolyRosaryCU.org](http://www.HolyRosaryCU.org) and go to the online banking tab. The first 200 members to sign up will be entered in a drawing for a \$100 gift card.



**Holy Rosary  
Members Save Big  
with the Sprint Credit  
Union Member  
Discount**

Tired of paying too much for your cell bill? We don't blame you. So we're helping you save with the Sprint Credit Union Member Discount from Love My Credit Union Rewards. As a HRCU member, you can save on your monthly wireless bills – plus have your activation and upgrade fees waived. Our members can get:

- **10% discount** on select regularly priced Sprint monthly service
- **Activation fee on new lines waived** (up to \$36 in savings)
- **Upgrade fee waived** (up to \$36 in savings)

**3 WAYS TO GET YOUR DISCOUNT:**

- Call **877.SAVE.4CU** (877.728.3428) and let them know you're a credit union member. Ask to be a part of the NACUC\_ZZM Corporate ID to save
- Click **LoveMyCreditUnion.org/Sprint**
- Visit your nearest Sprint store

Current and new Sprint customers need to verify credit union membership to take advantage of these exclusive discounts. Visit [www.Sprint.com/verify](http://www.Sprint.com/verify) or download the Love My Credit Union Rewards app in the Apple App Store or Google Play to verify your membership.

**Stop paying too much for your wireless services, start saving with the Sprint Credit Union Member Discount today.**



*The Messenger*

Winter 2015 VOLUME 20 ISSUE 20

**The Value of Credit Union Membership**



Your Holy Rosary Credit Union membership gives you something you can't get from a bank: **ownership**. That's a fundamental difference between banks and credit unions. Another fundamental difference: **we are a not-for-profit financial organization**.

As a member-owned, not-for-profit financial cooperative, our earnings are returned to members in the form of low cost loans, high yield dividend accounts, and free or low cost services. When profit is removed as a motivating force, attention is shifted to the best interest of the membership. Rather than focusing on making this institution more profitable, we focus on operating the credit union as efficiently as possible for the financial benefit of the members. As member-owners, we all have a stake in the credit union's success. The better your credit union does, the better you do. In reverse, if a member does not pay a loan back, each member is affected.

**What's inside?**

- 2...Upcoming Service Enhancements scheduled for 2015!
- 3...Save the date for the Annual Meeting, Wed., April 22nd at 7:00 p.m.!
- 4...Using your Debit Card, always choose credit!

Unlike a bank, you, as a member-owner, get to elect our Board of Directors. They serve as unpaid volunteers, accepting personal liability for the performance of the organization.

If you owned a grocery store, you would use your own products at a lower cost. You wouldn't go to the market down the street and pay more money for the same products, even if it was more convenient. So when it's time to borrow, make a savings investment, or open a checking account, please remember, as an owner you play a vital role in your credit union's success. By using our services, and by spreading the word to your eligible co-workers and family (including your spouse, children, siblings, parents, grandparents, and grandchildren – who are all eligible to join), you are helping us, and you, grow and thrive.

As we grow and enjoy more successes, we are able to offer new products, such as free E-Statements. Other free services include online banking, bill pay, free checking with debit cards and more. We even have a low-interest, low-fee credit card. As we move into 2015, we will continue to investigate new and improved services.

Our motto is "People Helping People." We're all working together to help each other. That's the value of credit union membership!



## Upcoming Service Enhancements Scheduled for 2015



The Board of Directors is pleased to announce that upgrades to help you have easier access to HRCU services will continue over the course of 2015. Some of these include:

- **E-Statements:** As discussed elsewhere in this issue, E-Statements will be available on January 1, 2015. If you so desire, you will now be able to electronically access your statement.
- **Shared Branch Network:** By April 2015 HRCU members will have access to over 5,000 shared branch locations worldwide. We have joined in a

cooperative effort with credit unions to help bring convenience to our members. The CO-OP Shared Branch network gives you more than 5,000 branches and over 2,000 self-service locations in all 50 states, Puerto Rico, Guam and military bases around the globe. You can access your accounts and conduct business nationwide at any of the participating credit union locations within the CO-OP Shared Branch network, just as if you were at your home branch. All you need are your member number and government issued ID. Twenty-five of these locations are within the greater Kansas City area. More information will be released in the next newsletter.

- **Electronic Signature of Documents:** In a rush? Now you will be able to sign your loan documents electronically so you don't have to come to the credit union to close your loan. This technology will be functional by the second quarter of 2015.

- **Mobile Banking:** This feature will be arriving in the summer of 2015. You will have easier access to online banking and even be able to take a picture of your check to deposit into your account at HRCU.

- **In-House Mortgage Lending:** In an effort to provide a first mortgage program that better fits the needs of our members, we will be training staff and obtaining technology that will allow us to better serve the mortgage needs of our members.

Other enhancements are also scheduled and we will be communicating these as the products roll out. The Board and Staff are working hard to build a robust credit union to serve all your needs. Together we can all build a credit union to serve the needs of our membership group.

*Anthony Salucci,  
Chairman of the Board*

## Important New Year's Resolution BECOME A SAVER IN 2015



The key to building wealth is learning to save. Experts will tell you that one fantastic way to learn to save is to make it "automatic." Set up your direct deposit so that part of it automatically transfers into your savings

account. Or, if you don't have direct deposit, ask us to set up your account at the credit union so that funds are transferred to your savings account on the periodic basis you request.

NACHA, the Electronic Payments Association, Herndon, Va., surveyed 1,505 people by telephone. The survey revealed that those using direct deposit save \$90 more monthly than those without automatic savings.

You will find that by saving money on a regular basis you will quickly

build up a store of reserve money and also feel motivated to save more. The hardest part is to take the first step and begin saving money - so START TODAY and make 2015 a savings year! Once your savings plan is set up you will not notice it is being transferred automatically and your savings will grow with no more effort from you. Don't think that you "don't make enough money to save right now." Start today! Either change your direct deposit at work or call us for advice on how to set up your automatic savings. Don't miss the chance to improve your life. Saving a little each week can add up to big savings.



### Using your debit card?

### Always choose CREDIT!

When using your Visa® Check Card for a retail purchase, you will be given a choice between debit (Point of Sale transactions using your PIN) or credit (signature transaction). Always choose credit! In both cases, the amount of your purchase will be deducted from your checking account. But here are the differences:

Debit transactions are processed through the ATM network. You enter your Personal Identification Number (PIN) and the purchase cost is deducted from your checking account. By using a PIN based transaction your maximum liability is \$50 on unauthorized transactions, if you notify us right away. This transaction also costs the credit union money which increases HRCU operating costs.

Credit transactions are processed through the Visa network. You sign for the purchase, the purchase cost is deducted from your checking account but you have no liability on unauthorized transactions! This type of credit transaction does not cost HRCU any money which helps us pass down lower costs to you for other services.

Some merchant's machines may be programmed to default to debit transactions because this passes down the cost of the transaction to the financial institution. You don't have to enter your PIN--the transaction will change to a signature based transaction. You can always ask the cashiers for help. So when asked to choose between debit and credit, always choose credit!

## Inclement Weather Policy

Holy Rosary works very hard to make sure the doors are always open as scheduled. However, if the weather becomes extremely bad and road conditions become treacherous, the credit union may be closed for the safety of our staff.

If there is bad weather, please call the credit union at 816.221.2734 to verify that we are open before you come out on the icy roads. Also, consider applying for our debit card if you don't already have one. That way you can have access to cash even if our doors are closed. We have a network of over 28,000 fee-free ATMs. Contact one of our representatives for the application or go to our website at: [www.HolyRosaryCU.org](http://www.HolyRosaryCU.org) and click on the checking tab. There is a Debit Card application online. You can mail or fax it to us.

### HOLIDAY CLOSINGS

Martin Luther King Jr. Day,  
Mon., Jan. 19th

Presidents Day,  
Mon., Feb. 22nd

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

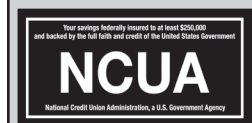
St. Patrick's Parish Center  
1813 South 12th Street  
St. Joseph, MO 64053  
Phone: 816-232-1414  
Fax: 816-232-1434

#### 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