

Avoid paying fees for your “free” credit reports

You may be familiar with the fact that free credit reports can be obtained annually from the three credit bureaus. Unfortunately, consumers are often duped into obtaining “free” credit reports from “imposter” Web sites that end up charging you fees, sometimes on an ongoing basis.

The Fair Credit Reporting Act (FCRA) and the Fair and Accurate Credit Transactions (FACT) Act require each of the nationwide consumer reporting companies, Equifax, Experian and TransUnion, to provide consumers with a free copy of their

credit report, at their request, once every 12 months. Only one Web site is authorized to fill orders for the free annual credit report that consumers are entitled to under law—www.annualcreditreport.com.

Other Web sites that claim to offer “free credit reports,” “free credit scores” or “free credit monitoring” are not part of the legally mandated free annual credit report program.

In many cases, the “free” product offered comes with strings attached. For example, some sites automatically convert the individual to a fee sched-

ule after a trial period. If the consumer does not proactively cancel during the trial period, the company starts charging fees to their credit card.

Some “imposter” sites use terms like “free report” in their names, others have URLs that purposely misspell annualcreditreport.com in the hope that the consumer will mistype the name of the official site. Some try to sell the consumer something or attempt to collect personal information.

For more information, contact Holy Rosary Credit Union at 816-221-2734. ☩

Holy Rosary Credit Union Member Micaela Torres was the winner of the iPod Back-to-School promotion. Congratulations, Micaela!

Photo (left to right): Holy Rosary Credit Union employee Peggy Jackson awards iPod prize to member Micaela Torres.



There's still time to receive **free checks** when you open a new, free checking account, and request a **free debit card**, too!

Your credit union is more convenient every day!



Low-to-no fees means you save even more! Compare the Holy Rosary NSF fee (\$15) to those of other financial institutions. If you can find a higher fee at Holy Rosary, we will give you a \$5.00 coupon to McDonald's!*

*Offer ends 10/31/08. Written proof of fee must be provided.



Have a high interest rate credit card? Stop by and apply to refinance your debt at Holy Rosary's lower rates. Pay off your balance more quickly while saving money!

HOLY ROSARY CREDIT UNION

People helping people in our faith community

The Messenger

FALL 2008 VOLUME 1 ISSUE 3

Your Money is Safe at Holy Rosary Credit Union

A message to members from Chairman, Anthony Salucci

Imagine you have all been hearing the depressing economic news. There is no doubt we are living in some very unsettling economic times. Is there any good news? The answer is a resounding YES!

The good news is that Holy Rosary Credit Union holds an extremely strong and viable financial position. Your funds are safe! We are dedicated to using the strength of this credit co-

operative to help our members, just like we have always done. Under the watchful eye of the Board of Directors, Holy Rosary has consistently

monitored and taken necessary measures to ensure the financial health of this credit union.

Holy Rosary has never participated in sub-prime lending or engaged in risky investments that have created the negative headlines for other financial institutions. We remain a stable enterprise in today's difficult economic landscape.

Our focus is always on how we can best serve our members. We have always taken a proactive approach to manage our members' resources. It is

our marketplaces.

Also remember that your funds are federally insured to at least \$100,000 and backed by the full faith and credit of the United States Government. National Credit Union Administration or NCUA is a U.S. Government Agency!

Your funds are safe with us! ☩

Football Fever ... Catch it and Save!



Pick a football and get a discount on a new loan at Holy Rosary Credit Union! Starting October 1, 2008, HRCU members pick a football when closing a new loan. Every football offers a discount off the already-low rate. Discounts range from 0.25% to 1.00% and apply to all loan types. New borrowers are automatically entered in a drawing to win \$50 in

Applebee's certificates so you can eat out after the next big game!

Whatever discount rate is picked, it can save a lot of money over the life of the loan. Now may be the time to get that new car or house and take advantage of our Football Fever Loan Sale! Stop by Holy Rosary Credit Union and catch Football Fever! ☩

All applications subject to membership eligibility. Actual rate determined by credit worthiness and other factors. Existing Holy Rosary loans ineligible for offer. There is a 5.0% rate floor on this offer which ends 11/30/08. Drawing will be held 12/1/08. Membership and credit guidelines apply. Loan closing not necessary to enter the drawing.

- Free Visa Check Cards & CO-OP Network Save You Money
- Higher Dividend Rates Declared; CD Program Coming Soon
- Avoid Paying Fees for FREE Credit Reports

What's inside?

Signed up for your free Visa Check Card yet?

Holy Rosary Credit Union is pleased to announce that Visa Check Cards are in the final stages of testing. If you have requested a card, you'll be hearing from us soon!



With the free Visa Check card, you can access your Holy Rosary Credit Union funds 24 hours a day. And, you can use your card anywhere Visa is ac-

cepted. If you don't make it to the credit union before we close to withdrawal money, it's no problem! You now have around-the-clock access to your funds at Holy Rosary Credit Union.

Contact our staff to obtain a free Visa Check card application, or log onto our Web site at HolyRosaryCU.org. ☩

**Your first six withdrawals per month at an ATM are free. After that there is a \$1.00 charge. If you make a purchase at a point of sale, there is no charge no matter how many purchases you make.*

Surcharge-free ATM network saves you money

You can soon make surcharge-free transactions* on your Visa Check Card at CO-OP Network ATMs. The CO-OP Network is made up primarily of credit unions across the nation, and gives you surcharge-free access at over 25,000 ATMs, wherever you are. With more freedom and more access to your money, the world is your wallet!

There are many other credit unions on the network as well. For example, CommunityAmerica Credit Union is on the CO-OP Network. You can easily go to any of these ATM terminals



to obtain cash. All 7-Eleven convenience stores are also on the network. A list of surcharge-free terminals can be found by going online to our Web site, www.HolyRosaryCU.org, and clicking on the CO-OP icon shown below.

go the grocery store (or any other point of purchase), use your check card, and request cash back. By using this method, it helps your credit union because the transaction does not cost us as much as if you obtain the cash from an ATM. This, in-turn will allow us to offer better programs and services to you and all HRCU members.

Sign up for your Holy Rosary Credit Union Visa check card today! ☩

**Your first six withdrawals per month at an ATM are free. After that there is a \$1.00 charge. If you do cash back at a merchant, there is no charge no matter how many transactions you do.*

Did you get your auto loan two years ago? Holy Rosary Credit Union may save you money!

Rates have dropped.

Stop by Holy Rosary Credit Union, and in FIVE MINUTES, you may be well on your way to saving money with a refinance plan!

If you are planning to purchase an auto,
call the credit union to get pre-approved! 816.221.2734

Dividend rates on share accounts raised; New CD program on the horizon

Some are anticipating another interest rate drop by the Federal Reserve before year-end. Yet, the Holy Rosary Credit Union Board of Directors just raised the dividend rates paid on share accounts. It also directed that a new CD (Certificate of

Deposit) program be developed to pay even higher rates to benefit our members. With all the changes occurring at the credit union, the CD program will not be rolled out until the fourth quarter, but watch for it if you are thinking of investing. ☩

Watch out for 'Vishing' – the new scheme in town

If you get a phone call and someone asks you to give or confirm your Holy Rosary Credit Union account number or other financial information with us, hang up. Then call your Credit Union at 816-221-2734, to report the attempt.

If the call was legitimate, a member of our staff will confirm it. Debit cards will soon be mailed and online banking will soon be available. Don't give out any information such as your PIN, debit card number, or password. Contact your credit union instead. ☩

Need the perfect gift? Come to your Credit Union

You're not a mind-reader. And let's face it, some people are hard to shop for. So save them the potential re-gifting embarrassment, and get them everything their hearts' desire with one of our new Visa Gift Cards. Plus, the balance and transac-

tion information can be tracked online. Give the gift that can be used wherever Visa cards are accepted! The fee is only \$.50 per card, and they can be purchased anytime in our lobby. As an introductory offer, we will give you a free gift bag for the card! ☩

TRICK OR TREAT WITH YOUR CREDIT UNION

It's Trick-or-Treat for Youth up to 12 years of age Stop by our lobby any time after October 19, in your costume. You will receive multiple treats and there is no trick! Join in the Halloween fun with your credit union!

Holy Rosary
Credit Union
Hours of Operation

Monday & Friday:
9 a.m. - 6 p.m.

Tuesday, Wednesday &
Thursday: 9 a.m. - 4 p.m.



Check out
Holy Rosary Credit Union
Online

www.HolyRosaryCU.org



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Fax: 816.221.4264



Holiday Closings

Columbus Day, Oct. 13
Veteran's Day, Nov. 11
Thanksgiving Day, Nov. 27
Christmas Day, Dec. 25



Federally insured
by NCUA

