

Kids: discover the magic of savings at HRCU!

Kids, are you successful savers? Save regularly and—abracadabra—you'll reach your goals. Make saving at the Credit Union a habit this April to bring a little magic to your money. Discover the power of compounded interest with your own savings account!

Stop by the Credit Union during the month of April to participate in our special National Youth Savings Challenge. Anyone under age 18 will be eligible to participate in the following:



- If you don't already have an account with Holy Rosary, you are eligible for the "Welcome Special" where the Credit Union will deposit the first \$10.00 into your share account, plus Holy Rosary will pay the \$1.00 membership fee for you!

- Receive other free gifts from our prize chest especially for youth.
- Make a deposit to your account anytime during the month of April to participate in the National Youth Saving Challenge™. Ten young savers will be selected nationwide to each win \$100. ☩

Shop now! AutoDirect will make your first car payment ...

Holy Rosary Credit Union has partnered with AutoDirect to help make your next car buying experience easy. AutoDirect will make your first loan payment up to \$300*. Plus, the Credit Union will knock 0.50% off our already low rates (currently are as low as 5.75%APR!**)

Whether you are in the market for a car, truck, SUV or van, AutoDirect can provide a hassle-free experience. As a member of Holy Rosary Credit Union, there are many benefits when

you buy a vehicle through our partner, AutoDirect:

- Locate almost any year, make or model
- Each vehicle is certified by an independent shop
- A limited warranty is provided with each vehicle
- Trade-ins are welcomed
- Great financing from your Credit Union

AutoDirect has successfully helped many Credit Union members find just the vehicle they were looking for. For

more information on how you can save time and money on your next used vehicle purchase, simply call AutoDirect at 913-384-9300, or ask a representative at your Credit Union for details. Your next car is just around the corner! ☩

*AutoDirect will make your first payment up to \$300 on your due date. Vehicle must be purchased from AutoDirect and financed through Holy Rosary Credit Union.
**APR=Annual Percentage Rate. Qualified members may receive rates as low as 5.75% plus an additional .5% reduction. Offers valid April 10, 2009 to May 31, 2009. Offers not valid on previous purchases or with any other offers. Some restrictions apply.



Holy Rosary is excited to announce a **new staff member**. **Danny Esteban** is from the Holy Cross Parish. We are especially pleased that he is bilingual and speaks Spanish as well as English.

Your vote is needed at the Holy Rosary Annual Meeting!

Holy Rosary Credit Union's annual meeting will be held Wednesday, April 22, 2009, at 7 p.m., at the Don Bosco Community Senior Center, located on Campbell just after you turn off Independence Ave. All members are invited to attend. In addition to the election of officers and reports on the state of the Credit Union, there will be great door prizes and refreshments! Please come & bring the family!

Invest in America has offered an additional \$500 rebate.

GM is providing Holy Rosary Credit Union members an additional \$500 discount above and beyond the current supplier pricing. Even more, Holy Rosary will offer an additional 0.50% off our great rates which are now as low as 5.75%. Financing must be through the Credit Union to qualify. For more information, ask Credit Union staff or visit our Web site HolyRosaryCU.org, and click on "Invest in America."



The Messenger

SPRING 2009 VOLUME 2 ISSUE 1

Don't worry; your money is safe at Holy Rosary Credit Union

A message to members from Chairman, Anthony Salucci

With the economy the way it is, I wanted to take a moment to report on the safety and soundness of your Credit Union. Holy Rosary is rated as a four-star financial institution at Bankrate.com. The Credit Union has a 16.78%* Net Capital/Asset ratio which is above the peer norm. Even more important, your funds are federally insured to \$250,000, the same as at FDIC-protected banks and with the same federal guarantee. The insurance fund protecting consumer savings, the National Credit Union Share Insurance Fund, is backed by the full faith and credit of the United States government. Your money is safe with us!

You may have heard because of economic conditions that it is harder to get a loan and that banks aren't lending. This is not true at Holy Rosary Credit Union. We have money to lend

and the rates are at all-time lows. Since our mission is to help our members, we are anxious to refinance higher rate loans you may have from other institutions. We are eager to see that our members have a low-rate source to borrow money for the cars they need to drive to work and the mortgage they need to put a roof over their heads. When you bring your loan to the Credit Union, you are helping us get even stronger.

You may have heard about U.S. Central Credit Union. It is true that this Corporate Credit Union has been affected by the nation's economy. Because of GAAP (Generally Acceptable Accounting Principals), some of the mortgage-backed securities held by U.S. Central have lost some value on the balance sheet. However, they generally are still performing and are "higher up the food chain" than those

held by Wall Street banks that experienced so many troubles in the fall of 2008. The majority of these securities give every indication of continuing to pay interest and principal until they mature. The problems at U.S. Central do not endanger Holy Rosary Credit Union. However, as a result of the problem, the Credit Union will write-off some of the deposit in the National Share Insurance Fund and make an additional contribution to this fund during 2009. The Credit Union has these funds in reserves so it is not a problem for us.

If you have any questions or concerns, I, other board members, or the Credit Union President will be happy to answer them for you. However, as I have repeatedly stated, your Credit Union is safe, sound and ready to offer services to you! ☩

Are you aware of some of our new convenient services, including:

- ♦ Online Banking
- ♦ Free Checking
- ♦ Overdraft Protection
- ♦ Web site at www.HolyRosaryCU.org to access our promotions and convenient forms
- ♦ Visa Check (Debit) Card for 24-hour access to your money

If you haven't taken advantage of these new services, go to our Web site or ask our employees for more information on how you can participate!

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Welcome Special: \$10 gift for newest members

In honor of our two newest parishes, **Holy Cross** and **Our Lady of Peace**, Holy Rosary Credit Union is offering a \$10 Welcome Special.

For a limited time when a new member account is opened, the Credit

Union will contribute the first \$10 toward the \$25 minimum balance*. Now is the time to bring your family and fellow parishioners to join the Credit Union family. Just tell them to mention that they would like the "Welcome Special."

*If the account is closed within the first three months, there will be a \$10.00 early closure fee as stated on the fee schedule. Only new members are eligible for offer and membership eligibility requirements apply. There is a \$1.00 membership fee required to open the account. †

Want to know how to improve your credit score?

Perhaps you have heard the buzz. Everyone is asking, "What is your credit score?" This score is important today as even your car insurance premium could be affected by your credit score. If yours is good, you could pay thousands of dollars less for a home mortgage, an automobile or any other type of credit you secure over the life of the loan.

Holy Rosary Credit Union wants to help our members have the best credit

score. During Money Smart Week, we are offering a free seminar, called CreditAbility: Build a Strong Credit History. This seminar will be offered in English, Vietnamese and Spanish. You must register in advance and registration will be limited. The class schedule is printed below. However, if you would like to attend the class and the schedule below doesn't work, contact us anyway. If overflow classes are given, we will see what we can do to schedule those to fit your needs. †

Free CreditAbility Classes

**in English ...
Thursday, April 23, 7 p.m.**

**in Vietnamese ...
Friday, April 24, 2 p.m.**

**in Spanish ...
Saturday, April 25, 10 a.m.**



Get your auto loan pre-approved without even making a trip to the Credit Union!

Thinking of buying a new or used car? Your time is very important to us and we want to make the process as easy as possible for you. Contact us by phone or fax us the online loan application located at www.holyrosarycu.org/images/Loan_APPLICATION_General.pdf.

After your loan has been approved, we'll give you a pre-approval certificate to take to the dealer. Our rates are some of the lowest in town and when you obtain your loan with us, you are helping the Credit Union, too.

Holy Rosary Credit Union extends hours of operation to benefit you

We care about our members. Your needs are important to us! To show you just how much, we are extending our hours. Beginning May 1, 2009, Holy Rosary Credit Union will be open later some evenings and on SATURDAYS! With the new schedule, which is printed below, we are open an additional day and six additional hours per week. You may notice that there is one day,

Wednesday, where we are opening one hour later. This is because we need additional time to train the staff on new products and services. Hopefully this training hour each Wednesday morning – when we don't open until 10 a.m. – will end up being of benefit to all our credit union members. Our staff will be able to serve you even more effectively and our products and services will continue to expand! †



Hours of Operation – As of May 1, 2009 (changes in bold print)

Monday	9:00 a.m. – 6:00 p.m.
Tuesday	9:00 a.m. – 5:00 p.m.
Wednesday	10:00 a.m. – 5:00 p.m.
Thursday	9:00 a.m. – 5:00 p.m.
Friday	9:00 a.m. – 6:00 p.m.
Saturday	9:00 a.m. – 1:00 p.m.
Sunday	Closed for the Sabbath

WANTED

Your new or refinanced auto loan! Reward: \$100 CASH at loan closing!

These are tough times that call for action. We believe we can save you money on your current auto loan. To prove it, we are willing to pay you \$100 when you close a new or refinanced* loan with us. In addition to the cash you receive, if it is a refinance, we may be able to beat the initial rate offering further savings to you. As a Credit Union member you are eligible for rates as low as 5.75% APR**

*Current auto loans financed with Holy Rosary Credit Union are not eligible. Financed loan balance must be at least \$8,000 to obtain the \$100 cash payment. Membership eligibility and credit criteria apply. \$100 cash will be paid at loan closing.

**APR is Annual Percentage Rate.

Holy Rosary Credit Union Hours of Operation

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

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

NEW, EXTENDED OPERATING HOURS STARTING MAY 1!



Check out
Holy Rosary Credit Union Online
www.HolyRosaryCU.org



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Holiday Closings

Annual Meeting, April 22

Memorial Day, May 25



Federally insured
by NCUA

