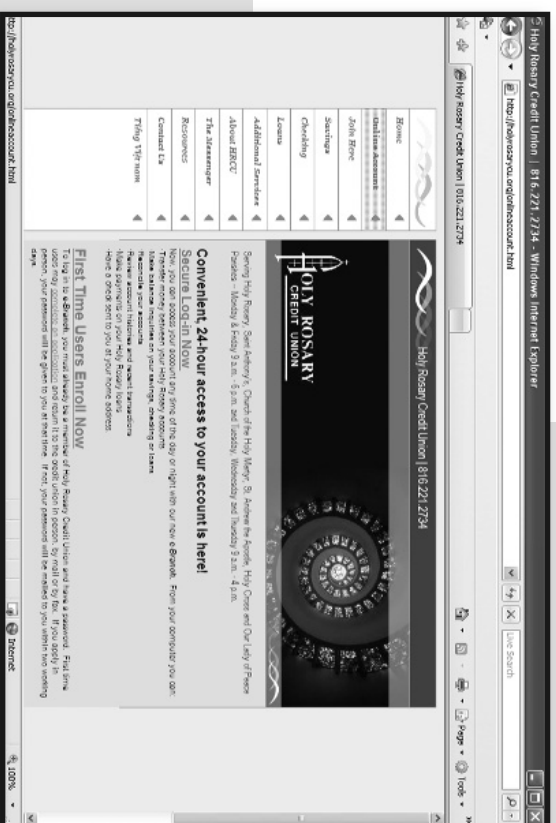


e-Branch is open for business 24 hours a day

Holy Rosary Credit Union is happy to announce that you can now access your credit union account 24 hours a day, seven days a week, from your computer!

First-time users may complete an application and return it to the credit union in person, by mail or by fax.

Conveniently print, complete and return the PDF application on the Web site at HolyRosaryCU.org, or you may also complete an application at the credit union office. To request an application or for more information, call a Holy Rosary Credit Union member service representative at 816.221.2734. ☩



Apply for e-Branch at www.HolyRosaryCU.org or call 816.221.2734

Missouri credit unions partner with Homes for Our Troops

Missouri credit unions have teamed up with Homes for Our Troops, a non-profit group that builds specially adapted homes for severely disabled members of the military.

The first home in Missouri is for Specialist Scott West, who lost both legs below the knee in Iraq when an IED

exploded under the Humvee he was driving. When the explosive device was spotted, Specialist West quickly jerked the vehicle so it would explode under his seat, rather than under his fellow soldiers.

A clear plastic house will be placed on the teller counter at Holy Rosary

Check out HRCU savings rates! They are much higher than many other financial institutions. When you save at Holy Rosary, you earn more!

HRCU loan rates have dropped and we have money to lend! An HRCU representative can show you how borrowing from Holy Rosary can save you money!

Holy Rosary Credit Union will soon be open on Saturday for your convenience. Watch our Web site, branch and newsletters for more information.

Visit HolyRosaryCU.org to access your account where you can:

- transfer money between your Holy Rosary Credit Union accounts
- make balance inquiries on your savings, checking and loans
- reconcile your accounts
- review account histories and recent transactions
- make payments on your Holy Rosary Credit Union loans
- have a check sent to you at your home address

Missouri credit unions partner with Homes for Our Troops

Credit Union. You are invited to contribute whatever you can over the next several months to help raise money for Scott's home. The credit union will match your donation. If we all work together, it will be amazing what can be accomplished to help those like Scott who make sacrifices for our freedom. ☩



*People helping people
in our faith community*

The Messenger

WINTER 2008/2009 VOLUME 1 ISSUE 4

Why should you use your Holy Rosary Credit Union account?

A message to members from Chairman, Anthony Salucci

Have you ever heard the story, Stone Soup? The story/line exemplifies the credit union philosophy of people helping people. At the story's beginning there is a cold, unhappy, and sometimes hungry village full of people. A special little man visits the village and convinces the people to work together to share what each one has. When he leaves the people have been fed, each one has learned to work together, everyone is happier and there is a spirit of community and sharing. This is the basis of the credit union philosophy.

same faith. Each person who is a member of the credit union is an owner of the credit union. There is no wealthy, paid board of directors. Instead, the credit union belongs to the people it serves.

Those with many resources can safely make deposits that are fully insured by National Credit Union Administration (NCUA) and the U.S. government to at least \$250,000. These resources can, in turn, be made available for loans to those in need at an interest rate that is much less than they might receive elsewhere. This can give many in our field of membership a chance to improve their lives. Homes can be purchased, autos to drive to work can be bought, medical attention can be ob-

The common bond of Holy Rosary Credit Union is, of course, our religious faith. When you use the credit union, you are helping others of your

We encourage you to help your credit union be an even stronger financial institution. Use the credit union. Use it as your primary financial institution instead of a bank. Save here, borrow here, and have a checking account here. Refer your family members and fellow parishioners here. Lets join together to make this corner of the universe a better place for all. ☩

Welcome to Holy Cross & Our Lady of Peace Parishes

Holy Rosary Credit Union is pleased to announce that the Missouri Division of Credit Unions has approved the addition of two parishes into our field of membership. We welcome Holy Cross and Our Lady of Peace

parishioners and their family members to join and benefit from the financial services available at Holy Rosary Credit Union. We are most excited to welcome these two new groups into our credit union family! ☩



What's inside?

- 2 ... Overdraft Protection Helps Holy Rosary CU Members Relax
- 3 ... Holy Rosary has the Formula for Your Financial Success
- 4 ... e-Branch means that Holy Rosary Credit Union is open 24/7

Holy Rosary Visa debit cards are here for you

Now you can have 24-hour access to your money! The Holy Rosary Credit Union Visa Check Card is one powerful convenience tool. You'll find yourself spending less time at the cash register, making fewer trips to the ATM and carrying only one card to make a purchase or get cash!

The Holy Rosary Visa Check Card is a fast, convenient alternative to writing a check, and it's more secure than paying with cash. You simply present your Check Card and the amount is deducted right from your checking account. It's as easy to use as a credit card, but you avoid interest charges since the money comes from your checking account.



You may use the card at an ATM to get cash. Just complete the application on our Web site HolyRosaryCU.org, or call 816-221-2734. †

Holy Rosary CU Annual Privacy Disclosure

Holy Rosary Credit Union is committed to providing you with competitive products and services to meet your financial needs and help you reach your goals. We are equally committed to protecting the privacy of our credit union member-owners.

non-public information from us as we conduct credit union business.

as permitted by law.

Holy Rosary Credit Union collects non-public, personal information about you from the following sources:

If you decide to terminate your membership or become an inactive member, we will adhere to the privacy policies and practices as described in this notice. Holy Rosary Credit Union restricts access to your personal and account information to those employees who need to know that information to provide products or services to you.

- ◆ Information we receive from you on applications or other forms;
- ◆ Information about your transactions with us or others; and
- ◆ Information we receive from a consumer-reporting agency.

Holy Rosary Credit Union does not disclose any non-public, personal information about you to anyone, except

Holy Rosary Credit Union maintains physical, electronic and procedural safeguards that comply with federal regulations to guard your non-public, personal information. †

Worried you might bounce a check?

Relax ... Overdraft protection is now available at Holy Rosary Credit Union! Funds can be easily transferred from other accounts you have at the credit union to cover your occasional mishap. All you need to do is complete the overdraft protection form and the service will be added to your checking account upon approval.

Just complete the application at HolyRosaryCU.org or contact Holy Rosary Credit Union at 816.221.2734.

Use your Holy Rosary debit card surcharge-free at over 25K ATMs

Holy Rosary Credit Union is part of the nationwide credit union network which allows you to use over 25,000 ATMs with no transaction charge at ATMs displaying the CO-OP Network logo. There are multiple locations close to the credit

union that are part of this network, as well as locations all across Kansas City and the country. For a list of these 25,000 locations check out the link at www.HolyRosaryCU.org, or call Holy Rosary Credit Union at 816.221.2734. †

Free checking accounts just got even better at Holy Rosary

When you open a checking account at your credit union there is no monthly service charge. Right now, the first order of checks is free. You can obtain a free debit card for 24-hour access to your money at over 25,000

ATMs free-of-charge. You may have direct deposit or view your account online. If you happen to bounce a check, the insufficient funds fee is only \$15.00. Stop by your credit union and open your account soon! †

A loan with HRCU may help you achieve financial success

Interest rates are down. This means that if you financed a big purchase several years ago, you can probably save money by refinancing that debt with Holy Rosary Credit Union*.

If you obtained your loan elsewhere, bring us your auto, Home Equity Line of Credit (HELOC) or other loan, and let us show you how much you can

save at Holy Rosary. Not only will you benefit, but it will help your credit union. If you save two percent on a \$20,000 car loan over 60 months, you save over \$1,100 dollars! Perhaps we can drop your rate even lower and save you even more! †

*Membership and credit underwriting criteria apply.

... MORE HOLY ROSARY HEADLINES ...

"Loan rates have dropped!"
"Holy Rosary has money to lend!"
"Holy Rosary Credit Union can GAVE YOU MONEY when you borrow from us!"

For more information on how much YOU can save on a new loan or refinance, call 816-221-2734 today!



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

Holy Rosary Credit Union
533 Campbell Street
Kansas City, MO 64106
Phone: 816.221.2734
Fax: 816.221.4264

Holiday Closings

New Year's Day, Jan. 1
Martin Luther King, Jr.,
Birthday, Jan. 19
Washington's Birthday, Feb. 16



Federally insured by NCUA

