



Spring Clean Your Finances!

It's spring cleaning season, and many of us will soon declutter closets, clean windows, wipe down baseboards, and more. But, what about your finances? It pays to spend some time spring cleaning these, too. We've put together a few tips to help you spring into action.

Know where you stand

When was the last time you looked at a copy of your credit report or score? Now is the perfect chance to see what you can do to improve these. HRCU makes it easy with our new product, Credit Score. You will have daily access to both your score and report through our mobile app and online banking, along with personalized tips on how to improve or maintain an already-great score. And remember, if you need additional help improving your score, you can sign up for the free personalized Credit Check Plus session on the website.

Refinance high-interest-rate loans

Loans typically make up your largest monthly expenses. However, they also offer the best opportunity to save more each month. Evaluate all balances you have with other financial institutions. Consider refinancing your high-interest rate debt with a lower rate at HRCU. We offer many loan products that may provide you remarkable savings.

Automate your savings

One of the easiest and most effective ways to increase your savings is by putting it on autopilot. You have access to tools such as direct deposit and automatic transfers to help you accomplish.

Clear the clutter

Most accounts these days have paper-saving options which can cut back on those piles of paper taking over the kitchen counter. You can choose e-Statements or free electronic bill-pay at HRCU. Just log into your account and follow the instructions!

Don't splurge with your tax refund

It's tempting to spend when you get that tax refund in the spring. But it is essential to consider using this money in smart ways such as building an emergency fund or paying down existing high-interest debt. You could even consider using it towards a down payment for a car or even a home. For better planning, use the HRCU Tax Budget Worksheet found under the Financial Wellness/Tax Preparation tab.

Put together a budget

HRCU offers Budget Boost, a free service to members. You can expect to receive thorough, non-judgmental budget counseling from a staff member trained in financial coaching. You can sign-up on our website.

Don't do it alone!

Whether you're streamlining expense payments, setting up automatic savings deposits, or refinancing your loans, we're ready to answer all your questions and help you spring clean your finances! Contact us to get started.

SHARE YOUR STORY

SEE DETAILS INSIDE
ON PAGE 4

AND WIN \$25 IF WE
SELECT YOUR STORY!

HURRY
DEADLINE IS
APRIL 21



PLANNING YOUR PATH TO COLLEGE

Planning for college can be stressful, but with Holy Rosary Credit Union's College Roadmap you don't have to do it alone. This roadmap will help you with the following steps:

Find Your School

- Answer simple questions to receive a personalized list of schools.
- Your answers will match your unique needs with over 6,500 schools to find the best fit.

Build Your Plan

- Checklists for students at every level of the college planning process.
- Tools to create a resume.
- Resources to help develop an Education Savings Philosophy.

Pay for College

- Discover the true cost of college.
- Find out how to obtain free money for college - the FAFSA could be your ticket to receiving federal and state money.
- Understand financial aid.

holynosarycu.org/college-roadmap



GreenPath.
financial wellness

Graduate from Student Debt
<https://bit.ly/35kdtvD>

FREE Student loan counseling is now available as part of GreenPath's standard counseling sessions!



Video Banking - Ready, Set, Connect!

Holy Rosary Credit Union is offering Video Banking! Video Banking is nearly the same as going into a branch, but can be done from the convenience of your own home (or anywhere you are!) via a video connection with your smart phone, computer or other device. We are even providing in-branch Video Banking Centers at many of our branches.

Ways to access Video Banking:

- Search for Holy Rosary Credit Union Video Banking app from your smart device app store, download the app, and create an account.
- Visit holynosarycu.org and click on the Video Banking icon.
- Visit our first in-branch Video Banking Center at the Main Office instead of waiting in line.

You can easily connect face-to-face with a HRCU representative to conduct all your banking needs. Apply for loans, new accounts, sign forms and do many of the other things you would in a branch. In addition, watch for a fast and convenient chat feature that is coming soon with our new website!

Benefits To Auto Loan Pre-Approvals

Buying a car can be a very expensive, but necessary, purchase, which is why many people choose to take out an auto loan. When you head to the dealer with the intention of finding a car and a car loan, you may have a hard time negotiating and little idea as to whether the final loan terms the dealership offers you are the best you can get.

Getting pre-approved for a car loan is a much better option than waiting until you get to the dealership for financing. Here's why:

Less Stress: Because your auto loan pre-approval is set, you know pretty well how much you'll pay and when, as long as you stick at or below your pre-approval amount.

Confidence: If the dealer tries to sell you things other than a car (and they will) — or upgrade you to a more expensive car — you can feel more confident declining the offer because you know how much you can comfortably spend.

Faster Process: With a pre-approval you know what car you're looking for and at what price, which results in less time negotiating and less time overall at the dealership.



Lower Rate: Your pre-approval can help you get a lower interest rate on your loan. Dealerships often raise customers' annual percentage rates, but they're not likely to convince you to take a higher rate if you have a lower rate elsewhere.

Negotiating Power: Getting a pre-approval shows the dealership that you're ready to buy and can sometimes give you the upper hand in negotiating a great price.

Save On Extra Protections: HRCU can provide a much cheaper and enriched gap product, as well as a more reasonable extended warranty.

Apply online at holynosarycu.org.



Thinking Of Buying Or Refinancing A Home? Let Us Help!

Many people don't think of us when they are looking to purchase a new home or even to refinance, but we have some of the lowest rates and fees in the industry. And, as a member of Holy Rosary Credit Union, you will always receive the most personalized service possible.

Not sure where to start with such a big decision? Our Mortgage Center is a great online resource, where you'll find valuable information to use when buying a new home or refinancing your current home.

- Get today's rates to see what we have to offer.
- Choose your loan options (and receive a notification from our Rate Tracker when rates match your request!).
- Lock in your rate.
- Use our online calculator to determine your loan payments.
- Tap into important first time home buyer information and resources.
- Review homeowner's insurance and requirements.

You can apply-24 hours a day, check pending application rates and review your application status. Go to holyroarycu.org and visit our Mortgage Center by hovering "Loans" and then click on "Mortgages," or call us at 816-221-2734.



First Time Homebuyer Assistance

Buying your first home is one of the most exciting and stressful times in your life. You may be worried about your credit, how much you can afford or even where to begin. Luckily, Solid Foundations can help you prepare for your first mortgage. We provide free advice and personal support so that you can be confident you are making the right choices, and know what to expect when getting your first mortgage.

Sign up today by visiting our website and click on "Solid Foundations" under the Financial Wellness tab.

HOLIDAY CLOSINGS

Easter Weekend

Saturday, April 3

Memorial Day

Monday, May 31

Independence Day

Monday, July 5

For your convenience, our mobile and online banking, bill pay, ATMs and open Shared Branch locations 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 Street
Kansas City, MO 64106

Raytown Branch

7043 Blue Ridge Boulevard
Raytown, MO 64133

St. Joseph Branch

401 Illinois Avenue, Suite B (in back)
St. Joseph, MO 64504

Independence Community Services League

404 N. Noland Road
Independence, MO 64056

Community Services League

16995 E. Dover Lane
Independence, MO 64056

Local Phone: 816.221.2734

Local Fax: 816.221.4264

HRCU Toll Free: 844.456.3211

Voice Response PAT: 855.327.8910

Online Banking: HolyRosaryCU.org

Lost/Stolen Debit Cards: 800.500.1044

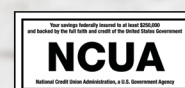
Lost/Stolen Visa® Credit Cards: 856.604.0381

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

HolyRosaryCU.org



facebook.com/holyrosarycu



Federally Insured by NCUA

Register Now



78th Annual Meeting

All members are invited to attend our virtual annual meeting on Wednesday, April 28, 2021, at 7:00pm via Zoom.

You must RSVP by 4/21 either through the website, by calling 816.221.2734, ext. 108, or by telling a Member Service Rep when you visit the credit union.

Every member of HRCU has a vote and a say in how the credit union is run. Attend our annual meeting to hear reports from credit union leadership, learn more about the past year's accomplishments and discover what we have in store for the future.

This year's theme is **The Path to Financial Wellness -- We're Walking With You Every Step of the Way**. We believe that every single HRCU member has the power and potential to feel financial success and wellness, and we will help you get there. Have we helped you, your family, or your business already? If so, would you please share your story with us so that we can use it to help inspire others? If you have a dream you need help fulfilling, please tell us that, too!

We will be choosing some of the submitted stories to read at our annual meeting. **If yours is selected, you will receive a \$25 gift card!** We would like to reward you for being willing to share your story to inspire other members, and to help them know that they aren't alone. Go to holyroarycu.org to submit your story.

BE A **CREDIT UNION SAVER &**
YOUR SAVINGS WILL **NEVER GO EXTINCT™**



April Is National Credit Union Youth Month

The official theme for this year's National Credit Union Youth Month is **"Be a credit union saver and your savings will never go extinct."** This Jurassic theme makes saving for the future fun and helps younger members appreciate the importance of putting money aside. To help encourage this year's theme, Holy Rosary will provide the following for our young members:

Youth Savings Account Special: Open a new Youth Savings Account during the month of April and we'll cover the initial membership fee.*

"Saving Pays Off" Contest: Any Youth Savings Account that has no withdrawals for the whole month of April will automatically be entered into a raffle for a chance to win a coin-filled dinosaur!

*Must be under the age of 18 to open a Youth Savings Account. Ends April 30, 2021.



Emergencies Happen - Are You Prepared?

Sometimes, you just need a little extra money to get you through whatever life is throwing at you. Apply for your Personal Line of Credit so you will have quick access to funds when you need them. Your line of credit will be there ready for your emergency needs. It will be tied to your checking account and that will help you not to overdraw. We guarantee a very competitive rate.*

* Rates are based on applicant's credit score.