

Working together to create  
a world without poverty by  
providing economic opportunity.

# The Messenger

WINTER 2022 VOLUME 34 ISSUE 1

We're Bigger Than You Think!

## Our Members are Covered from Coast to Coast

In addition to our four branch locations, Holy Rosary Credit Union participates in the CO-OP network, allowing our members to access over 30,000 surcharge-free ATMs and more than 5,000 shared branch locations across the nation. This network gives you more direct, surcharge-free\* access to your money than most traditional bank customers have.

### What is CO-OP ATM?

CO-OP ATMs are a nationwide network of nearly 30,000 surcharge-free ATMs, and 9,000+ will accept deposits. ATM terminals within the network can be found at many credit unions and select retail locations, including 7-Eleven®, Walgreens®, and Costco®.

### ATM/Shared Branch Search Methods:

- Text 91989 with your zip code
- Call 888-748-3266 to find a location by telephone
- Download the CO-OP ATM / Shared Branch Mobile Locator App

In addition, don't forget our members have access to excellent electronic tools resulting in never having to step into a branch. Here are a couple of them:



**Video Banking:** If you like the personal touch, chat with us in real-time and conduct all your business from the comforts of home. It's very secure.

**Mobile App:** Allows you to utilize all our Online Banking tools with the added capability of depositing checks remotely!

For more information, go to [holyrosarycu.org](http://holyrosarycu.org) or call us at 816-221-2734 to start banking globally!

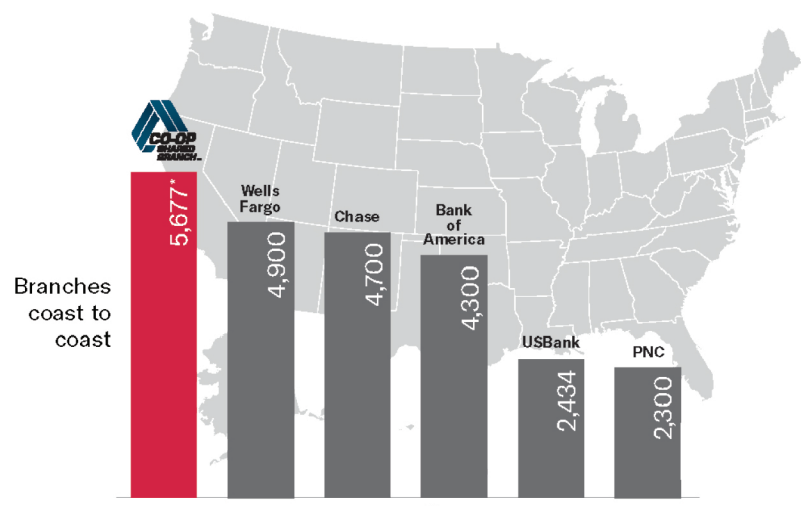
\*Fees may be assessed by participating credit unions for some service(s).

### What is Shared Branch?

Thousands of credit unions have joined together in a cooperative effort to bring a level of convenience to members. You can access your accounts and conduct business nationwide at any participating credit union locations within the CO-OP Shared Branch network, just as if you were at your home branch.

## Compare the Difference

More access to your money than at most traditional banks!



\*Includes 155 CO-OP Shared Branch express self-service locations. September 2021 comparison based on claims located at [fdic.gov](http://fdic.gov).  
102521-rs | ©2021 CO-OP Financial Services | [coop.org](http://coop.org)





## It's Tax Time!

Nervous about preparing your tax return? We can help! Holy Rosary Credit Union and Don Bosco Senior Center are partnering to provide the Volunteer Income Tax Assistance (VITA) Program to help reduce the stress of filing taxes.

**Through the VITA program**, IRS-certified volunteers prepare state and federal taxes for low-to-moderate-income and elderly taxpayers.

**The mission of VITA is to provide free basic tax return preparation.** This includes taxpayers with disabilities, limited English proficiency, or who serve in the military.

The VITA program is offered by appointment at the Don Bosco Community Center, located across from Holy Rosary Credit Union on 533 Campbell Street, Kansas City, MO. In January, we will provide the phone number for setting up your appointment.

In addition to helping members file their taxes, Holy Rosary Credit Union can help clients manage an expected refund by assisting them to reduce or eliminate debt or save for a future goal. **Go to [holyroscary-cu.org](http://holyroscary-cu.org), click on "Financial Wellness" and then "Tax Preparation" for more information.**

## Privacy Policy

Federal law requires us to tell you how we collect, share and protect your personal information. Our privacy policy has not changed, and you may review our policy and practices with respect to your personal information at [HolyRosaryCU.org](http://HolyRosaryCU.org), or we will mail you a free copy upon request if you call us at 816.221.2734.

## Fee Schedule Notification



Holy Rosary Credit Union is announcing a new fee of \$1.00 for balance inquiries and any other account posting inquiries made over telephone, video banking, or online chat. **The Fee Schedule addition will be effective March 1, 2022.**

This change will allow our staff more resources to serve the needs of members that cannot easily be met with available electronic tools.

Our staff will be happy to show you how to download HRCU's Mobile App to your phone or sign up for Online Banking. You may also use PAT, our Personal Automated Teller, which is available by calling 855.327.8910.

**Call us on Video Banking or stop by before March 1, 2022 for assistance transitioning to these tools and to avoid unnecessary fees.**



## CASH BACK CHALLENGE

### Refinance Program

**Cash Back Challenge - Earn between \$50 and \$100 AND save money:** Transfer your auto loan or high-interest rate credit card debt today to save and get cash back. If we can lower your payment on a non-HRCU loan over \$5,000, **we will deposit between \$50\* to \$100\*** in your Holy Rosary savings account at the time of closing! We feel pretty confident we can help you save big. Go ahead take the challenge - we dare you!

Our loan application process is convenient, fast, and easy. Go to [holyroscarycu.org](http://holyroscarycu.org) to apply now, or contact us on Video Banking to get started on your application.

\*Limited Time Offer. Subject to credit approval. All other offers are excluded. Applies to NEW LOANS only. Members with loans from \$5,000 to \$10,000 will receive \$50 at loan closing and members with loans greater than \$10,000 will receive \$100 at loan closing. The recipient is responsible for all tax consequences.





## A New Year, A New Opportunity to Own a Home

We are committed to helping our members reach their goal of homeownership, and we provide unique resources to help make this happen.

**Need a down payment?** Save your tax refund toward a down payment if you can, or there is another source of funding available from the Federal Home Loan Bank for down payment assistance. You may qualify for a grant up to \$7,500.\* Information on this program is available at [holyroarycu.org/homestart](http://holyroarycu.org/homestart)

**Are mortgages confusing for you?** We have free advice and support available for our members to be confident they make the right choices and know what to expect when getting their first mortgage. Please take advantage of this personal consultation by participating in our Solid Foundations Session. We'll help you develop your plan of action. Just go to [holyroarycu.org/solid-foundations](http://holyroarycu.org/solid-foundations) to sign up!

**Think your credit may not be good enough to get a mortgage loan?** Sign up for Credit Check Plus. We will show you what has impacted your credit score and what you can do to improve your credit score in 90 days and over 12 months. Our goal is to get you qualified for a mortgage so you can buy your dream home. In addition, we will find ways to lower your monthly payments on loans with other financial institutions; help you eliminate high-interest-rate credit card balances; and educate you on how to protect your credit and credit score so you can always get the lowest payments on auto loans and the best offers on mortgages.

\*Offer availability dependent on grant funds availability. Grant may be used towards a down payment and/or closing costs. First-time home buyer is an individual or an individual and her/his spouse who have not owned a home during the prior 3-year period unless they are a displaced homemaker or a single parent. The purchase of the home with down payment assistance requires that the grant recipient live in the home for five years. If the grant recipient lives in the house less than five years, the purchaser will be obligated to return a portion of the grant based on the length of time the grant recipient owned the home.

## HOLIDAY CLOSINGS

**New Year's Day**  
Saturday, January 1

**Martin Luther King Jr. Day**  
Monday, January 17

**Presidents' Day**  
Monday, February 21

For your convenience, our mobile and online banking, Mobile Check Deposit, 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  
(Video Banking Center)

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

**Community Services League**  
404 N. Noland Road  
Independence, MO 64056

**Hawthorne Place  
Community Services League**  
16995 E. Dover Lane  
Independence, MO 64056



**Video Banking**  
[HolyRosaryCU.org](http://HolyRosaryCU.org)

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](http://HolyRosaryCU.org)

Lost/Stolen Debit Cards: 800.500.1044

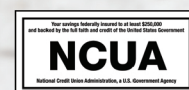
Lost/Stolen Visa® Credit Cards: 866.604.0381

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

[HolyRosaryCU.org](http://HolyRosaryCU.org)



[facebook.com/holyrosarycu](https://facebook.com/holyrosarycu)



Federally Insured by NCUA



Save the Date



All members are invited to attend our annual meeting on April 27, 2022, at 7:00 p.m. Stay tuned for more details!

## Call For Volunteers

We are looking for dedicated volunteers from within our membership to help serve in various volunteer capacities. Volunteers are the heart of the credit union and provide the credit union with leadership, while also offering members opportunities for personal satisfaction, growth, education, and experience.

If you are interested in becoming a volunteer and want to learn more, please download the Volunteer Information and Application packet on our website.

Applications must be submitted to the Nominating Committee by March 16, 2022. Applications can be mailed, handed to a staff member, or faxed to 816.221.4264.

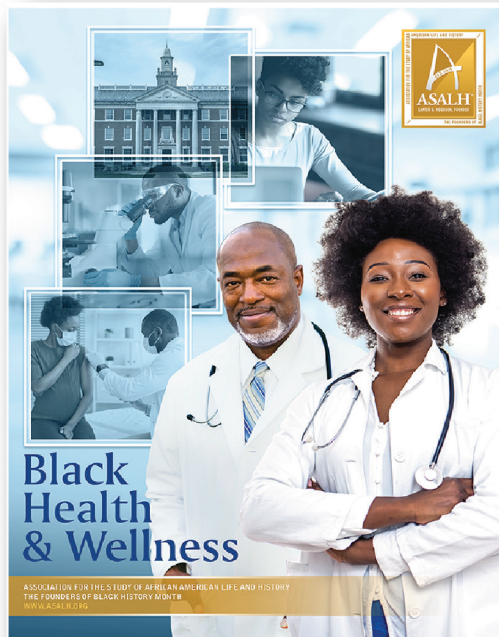
## Supervisory Notification

Please review your account and direct your questions to the Supervisory Committee at:

P.O. Box 34467  
Kansas City, MO 64116-0867

Any tax forms generated by account activity will be mailed to you in January 2021 under separate cover.

## Black History Month - February



### BLACK HEALTH & WELLNESS

Join us this February as we take part in honoring Black History Month.

The theme for 2022 focuses on the importance of Black Health and Wellness. This theme acknowledges the legacy of not only Black scholars and medical practitioners in Western medicine, but also other ways of knowing (e.g., birthworkers, doulas, midwives, naturopaths, herbalists, etc.) throughout the African Diaspora. The 2022 theme considers activities, rituals and initiatives that Black communities have done to be well.

Watch for more details about a drawing to be offered to our members in February as part of our special Black History Month activities!

## Coming Soon - Improved Website

We are pleased to announce that in summer 2022, we will have an improved website.

The changes will allow us to offer online chat to better serve your needs.



Happy Lunar New Year - Chúc Mừng Năm Mới  
February 1

On Friday, February 1, we'll have sweets and treats at the Campbell Street Branch to celebrate the coming Year of the Tiger. Join us in welcoming the Lunar New Year!