



## Ways to Access Video Banking:

- » Search for the Holy Rosary Credit Union Video Banking app from the App Store® or Google Play™, download the app and sign in.
- » Visit [HolyRosaryCU.org](https://www.HolyRosaryCU.org) and click on the Video Banking icon in the upper right corner of the page.
- » Visit our first in-branch Video Banking Center at the Main Office.

It's that simple! Don't put off your banking needs just because you can't stop in. Video Banking is here to help make your day much easier!

***P.S. Stay tuned for a fast and convenient chat feature coming soon with our new website!***



## Busy Days Call for Easy Banking

Need to make a trip to the bank, but can't seem to find the time in your busy day? Out of town and need more help than online or mobile banking can give you? Luckily for you, Holy Rosary Credit Union offers Video Banking!

Video Banking is almost exactly the same as going to the branch in person, but you can enjoy the convenience and comfort of staying home (or wherever you are!). All you need is an internet connection with your smartphone, computer or other device. We're even providing an in-branch Video Banking Center at the main office, so you can skip the line if you're pressed for time!

When you use Video Banking, you are talking directly to a Member Service Representative through a video call, just like you would at a branch. Through Video Banking, you can:

- » Open a new account
- » Take out a loan
- » Sign the forms you need
- » Get quick answers to questions
- » And so much more!



## SHARE YOUR STORY

Have we helped you, your family or your business? Do you have a dream you need help fulfilling? Please share your story with us! Your experiences may inspire other members and even non-members to realize their own dreams are possible with the help of a financial partner like HRCU.

To show our appreciation, if you share your story with us, **you'll be entered into a chance drawing to win \$250!**\* Plus, we'll be choosing some of the submitted stories to share at our annual meeting. If we choose yours, **you'll also receive \$50!**

\*Your story must meet requirements in order to be entered into the chance drawing for \$250.



**WIN \$50!**  
plus entry into a chance drawing for \$250!

**SHARE YOUR STORY**

**BUILDING A BETTER TOMORROW TOGETHER**

Hurry – the deadline to submit your story and receive a chance to win a cash prize is April 21, 2022. Submit your story online at [HolyRosaryCU.org](https://www.HolyRosaryCU.org) or fill out the form at the branch!



## Endorse. Snap. Deposit.

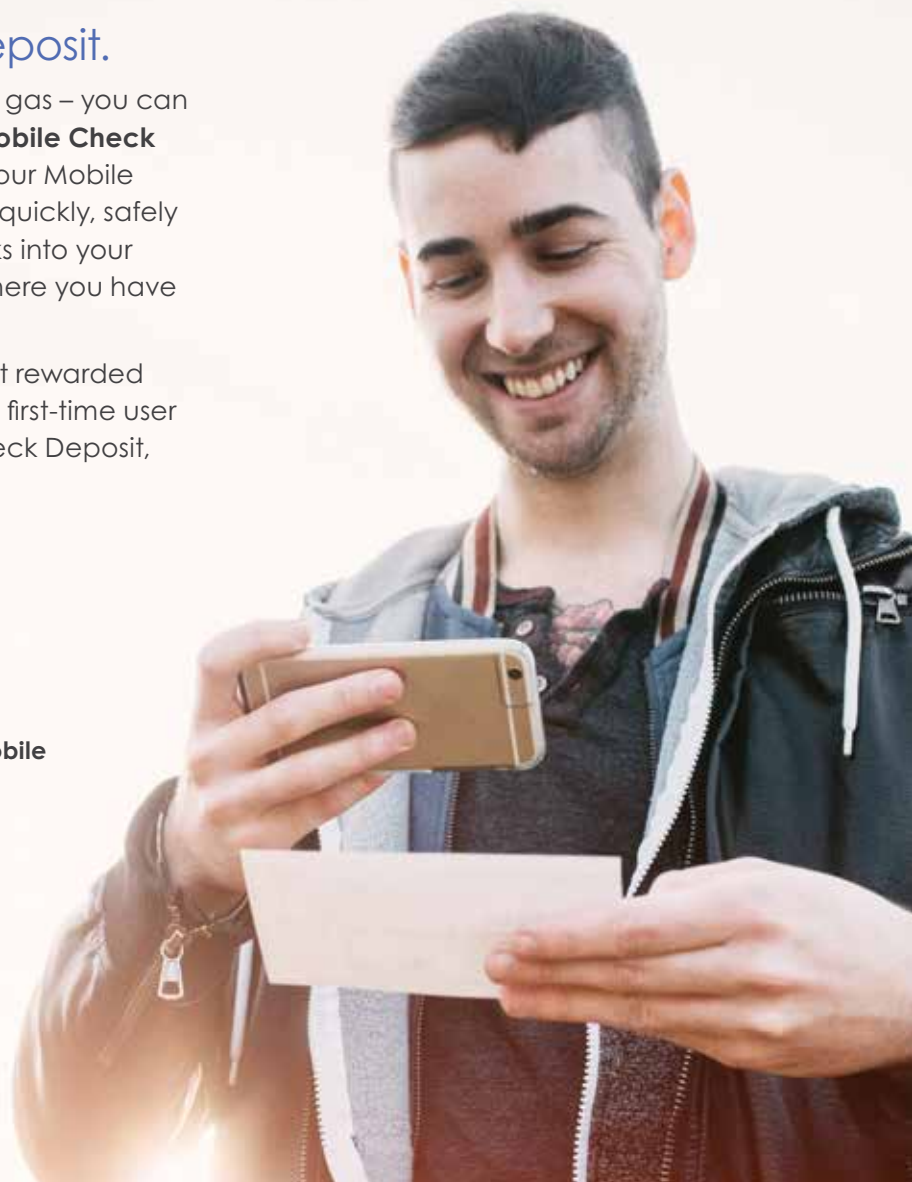
Skip the trip and save some gas – you can deposit your checks fast! **Mobile Check Deposit**, available through our Mobile Banking app, allows you to quickly, safely and securely deposit checks into your

personal checking account at any time, anywhere you have an internet connection.

Ready to start using Mobile Check Deposit? Get rewarded when you do! From now until 5/31/22, if you're a first-time user and make a check deposit through Mobile Check Deposit, you'll be entered to win a \$100 Visa® gift card!

### Here's how Mobile Check Deposit works:

- » **Endorse the back of your check before you begin. Be sure to print "For Mobile Deposit at HRCU" under your signature.**
- » **Select "Deposit" from the main menu and then "Mobile Check Deposit."**
- » **Choose the account you wish to deposit funds into.**
- » **Take pictures of the front and back of the check using the designated buttons and follow the on-screen prompts.**
- » **Review the check images, submit and then confirm.**



Learn more and see FAQs at [HolyRosaryCU.org](https://www.HolyRosaryCU.org). Download the Mobile App from your smartphone's app store and start enjoying more convenience today!

## 79th Annual Meeting

### Register Now

April 27 | 7:00 p.m.

All members are invited to attend our annual meeting on Wednesday, April 27, 2022, at 7:00 p.m. via Zoom.

#### You must RSVP by 4/20

either through the website at

[HolyRosaryCU.org/rsvp-for-annual-meeting.html](https://HolyRosaryCU.org/rsvp-for-annual-meeting.html)

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 **Building a Better Tomorrow Together**. As a financial cooperative, we understand how building a better tomorrow is a group effort, and we firmly believe in working together with our members to improve everyone's financial wellness.

**We hope to see you at our 79th annual meeting!**



**SAVE SMALL. DREAM BIG.**  
*at your credit union™*

## April Is National Credit Union Youth Month

The official theme for this year's National Credit Union Youth Month is "**Save Small. Dream Big. at your credit union™**." This teaches our younger members that when you start saving, no matter how small, one day you may have enough to fulfill your financial dream! 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.\*

**Youth Deposit Match:** We will match the first savings deposit up to \$5 during April for any member under 18 (including existing Regular Savings Accounts for members under 18!).

\*Must be under the age of 18 to open a Youth Savings Account. Ends April 30, 2022.

#CUYouthMonth [cuna.org/youthmonth](https://cuna.org/youthmonth)



SUPPORTED BY



## Take Control With a Home Equity Line of Credit

With rates on the rise, it becomes even more important to eliminate credit card debt and avoid paying more in interest. By using the money built up in your home, you can take advantage of an affordable, low rate to consolidate debt and take control of your finances again.

### Our HELOCs come with:

- » Rates as low as 4.00% APR\*
- » Up to \$100,000 (but you only pay interest on what you use!)
- » Possible tax deductions\*\*

## Apply online today!

\*APR is Annual Percentage Rate. Loans are subject to membership and credit approval. Rates are subject to change. This product has no introductory teaser rates. Rates are dependent on credit score and loan to value of property but start as low as 4.00% as this is the rate floor. Rates are variable and are based on prime rate plus a margin. The lowest rate tier is prime rate and the highest is prime rate plus 1.75%. The APR may change annually but will not be lower than 4.00% nor exceed 18.00%. The Prime Rate is based on the Prime Rate as quoted in the Wall Street Journal newspaper on the first business date of every month. Fixed rate HELOCs are also available and rates run from 6.00% to 7.25% based on Credit Score and Loan to Value (LTV) of the property. Maximum combined LTV is 100%. Insurance must be carried on the property securing the loan.

\*\*Consult a tax advisory regarding the deductibility of interest. HRCU is an equal housing lender.



## Home Buying To-Do List

This is it. This is the year. You've made the decision to buy a house. That's a big step for you, both personally and financially. As your financial institution, we share your delight in reaching this milestone and want to help you through the process.

Whether you're a first-time homebuyer or not, this simple "to-do" list will help ensure that you have all the information you'll need when starting the mortgage process.

- 1. Establish Your Budget:** Determine how much home you can afford. Typically, you want your monthly housing payment to be a maximum of 30% of your monthly income. Also, don't forget to factor in costs such as taxes and insurance.
- 2. Check Your Credit Report:** Use our Credit Check Plus program at [holyroarycu.org](http://holyroarycu.org) and we'll help you go over your credit report carefully to ensure that everything in it is accurate.
- 3. Get Pre-Approved:** We can pre-approve your loan, which you can leverage when you make an offer on a home. For example, if the home you want to buy has multiple offers and the other potential buyer is not pre-approved, your offer has a better chance of being accepted.
- 4. Interview a Realtor®:** Your Realtor is your guide in the homebuying process. You'll share financial details with them and trust them to find the house that fits your needs. Make sure the chemistry is right.
- 5. Know Your Terms:** Most people think a 30-year mortgage is the only way to go, but there are other terms that may fit your needs much better. Talk with our lending team about your options.
- 6. Sign Up for a Solid Foundations Session:** HRCU offers free advice and support for first-time homebuyers so you can be confident you're making the right choices. If you would like a bit more help, sign up for a Solid Foundation Session online at [HolyRosaryCU.org](http://HolyRosaryCU.org)!

Buying a house is one of the biggest investments you'll make in life. It can certainly be intimidating, but we're here to help. By choosing Holy Rosary Credit Union for your mortgage loan, we can help you save money and gain peace of mind.

## HOLIDAY CLOSINGS

Easter Weekend  
Saturday, April 16

Memorial Day  
Monday, May 30

*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

### 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

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

HRCU Toll Free: 844.456.3211

Voice Response PAT: 1.855.327.8910

Lost/Stolen Debit Cards: 1.800.500.1044

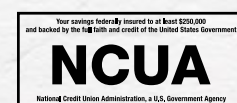
Lost/Stolen Visa® Credit Cards: 1.856.604.0381

*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

