



Update Your Info and Earn \$3.00

Do we have your current information? Do you have a beneficiary listed on your account? As your financial institution, it is crucial for us to have your most up-to-date address and personal information so that we can contact you in an emergency.

We also recommend you set up a beneficiary for your account, so you can ensure your money goes to the right people after you're gone.

In addition, the first 50 members to make sure their ID, their address and their beneficiary are up to date will receive a \$3.00 bonus deposited to their account. Update your information today by visiting a branch – and make sure you have this information ready before you go! Offer begins July 5, 2022.



IMPORTANT NOTICE

Hawthorne Branch Is Under Construction!

Due to building renovations, Holy Rosary Credit Union at Hawthorne Place will be closed until further notice. We are sorry for any inconvenience.

Our nearest branch is located at 404 N. Noland Road. Or, you can visit [HolyRosaryCU.org/shared-branch](https://www.holyrosarycu.org/shared-branch) to learn about other nearby credit unions that let you bank with them as if you're at an HRCU branch.

On the go? Our mobile app allows you to access your accounts wherever you are. Plus, you can deposit checks at any time with just a quick picture through your smartphone or tablet!

Alternatively, we also provide members with a secure and fast method for banking that doesn't even require stepping into a branch! Just download our Video Banking App from the Apple® App Store or Google Play™ on your smart device.

Or, just click on the Video Banking button on the home page of our website at [HolyRosaryCU.org](https://www.holyrosarycu.org)!



BACK BY POPULAR DEMAND Sizzlin' Summer Loan! *2% APR Reduction**



From extra summer expenses to back-to-school shopping, get the cash you need with a Sizzlin' Summer Loan. This special offer is available July 1 through September 30, so apply today!

Borrow \$500 up to \$4,000 for 18 months, with a 2% reduction on the rate for which you qualify.

Visit [HolyRosaryCU.org](https://www.holyrosarycu.org) to learn more and apply. If you have questions or concerns, give our loan department a call through Video Banking. We're here to help!

*APR is Annual Percentage Rate. Offer valid 7/1/2022 to 9/30/2022 and subject to change without notice. Actual rate may vary based on credit history. Loans currently financed with Holy Rosary do not qualify. Qualifying term is 18 months, and maximum loan amount is \$500 to \$4,000. Payment on a \$500 loan at 9.74% over 18 months = \$29.98. Rates quoted include a .25% discount for automatic payments from an HRCU checking account. Qualifications apply.

GET FINANCIALLY FIT FOR THE SUMMER



Summer is the best time to review the current rates of your auto loans and credit cards. Let us refinance the high-rate debt you have elsewhere with a lower-rate loan from HRCU. We can lower your interest rate, reduce the number of payments or lower your payment amount.

To get started on your summer financial fitness, apply through Online Banking or call Video Banking.

*At least 1% reduction on the rate for which you qualify. Subject to credit approval. Applies to NEW LOANS only. Loan balances being refinanced must be \$3,000 or more. Deadline is 8/31/22.



Get Ready for the Tax-Free Weekend

The Missouri Sales Tax Holiday is 8/5-8/7. Certain back-to-school purchases, and other items as defined by the state, are exempt from sales tax for this time period only. It's the perfect time to get your kids ready for back-to-school, so make sure to mark your calendars!

The Tax-Free Weekend applies to the following:

- » **Clothing** – with a taxable value of \$100 or less (not including accessories or bags)
- » **School supplies** – not to exceed \$50 per purchase
- » **Computer software** – taxable value of \$350 or less
- » **Personal computers** – not to exceed \$1,500
- » **Computer peripheral devices** – not to exceed \$1,500
- » **Graphing calculators** – not to exceed \$150



Not all cities will be participating, so check your local government to find out about your area. For more information, go to dor.mo.gov/business/sales/taxholiday/school/consumers.php.

Building a Better Tomorrow Together

As your credit union, it is our mission to help all our members achieve financial wellness. Below are some stories from members about how we helped them. Thank you for sharing your stories!

– Credit Check Plus –

Ready to start learning about and improving your credit score, too?

Check out our **Credit Check Plus program!** With it, you can get personalized, one-on-one assistance to improve your credit so that you can have the best financial options and health in the long term.

Your credit score determines so much in life, but you don't have to work alone. Visit [HolyRosaryCU.org](https://www.holyrosarycu.org) to get started with Credit Check Plus today.

“Wow... it's been around three years since I joined Holy Rosary and it's been an unbelievable help to my family, especially with the small dollar loans! My first small dollar loan allowed me to save on my way to work and school by helping me get a new transmission. Second was to help with an emergency move situation. Third was to save us from drowning in bills. They have also been so helpful in helping me build my credit and answer the million questions I have due to never being taught about banking.”

– Dorinda

“I lived at Hillcrest Transitional as the resident manager when I first learned of HRCU. I inquired about help to build my credit. I opened a savings account and made monthly deposits for at least six months. Then, I borrowed some money against that account. I paid off that loan and took out a couple more loans, paying each one off. Then, I applied and got a credit card and now have an auto loan. Today, I am applying for a home loan.”

– Genia

“Holy Rosary has provided me with in-depth credit counseling. I am 31 years old and had no aspect or understanding of what credit really meant or how it worked, and Holy Rosary – Noland Road CSL [Community Services League] took the time to share with me how credit works, the numerical numbers and what they mean, as well as how I can improve it [my credit] for the future. I never had anyone show this to me before or break down the true value of how to get back on track until now. Thank you for assisting me in improving my financial well-being.”

– Wanda



If you need help on your financial journey, too, we're here for you!

Contact us to get started today.



SHARE YOUR STORY



Get on the Right Track to Homeownership

There's nothing quite like having your own front door – and there's nothing we love more than helping our members achieve their homeownership dreams!

If you're just beginning your journey, consider signing up for a Solid Foundations session! This is a personal, no-charge, obligation-free counseling session to help first-time homebuyers like you get on the right track. Contact us or go to the Financial Wellness tab at HolyRosaryCU.org to get started.

Further along in your journey? We also offer some of the lowest rates and fees on mortgages in the area, plus the convenience and personalized service you already enjoy!

Our mission is to help you reach your dream of homeownership. Sign up for a session today at HolyRosaryCU.org/solid-foundations.html

COMING SOON

Fast Cash With a QCash Loan!

When life comes at you fast, you need fast funds. We're proud to announce that we will soon be offering QCash Loans! With just six clicks and 60 seconds, you will be able to take out a small dollar loan no matter what day or time it is.

Don't buy into predatory lenders trying to take advantage of your situation. Holy Rosary Credit Union is here to help – whenever you need it. Keep an eye out for more information soon!

Underwriting criteria apply.

HOLIDAY CLOSINGS

Independence Day
Monday, July 4

Labor Day
Monday, September 5

Indigenous Peoples' Day
Monday, October 10

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

Hawthorne Place –

TEMPORARILY CLOSED

16995 E. Dover Lane
Independence, MO 64056

Local Phone: 816.221.2734

Local Fax: 816.221.4264

Online Banking: 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



facebook.com/holyrosarycu



Federally Insured by NCUA