



## Our Checking Accounts Just Got Better

At Holy Rosary Credit Union, our members are our mission. We are here to help you overcome life's challenges, not add to them. One example is our improved checking accounts! We have lowered our non-sufficient funds (NSF) fee from \$24 to \$20. Plus, you can now get up to two NSF fees refunded by taking our CheckRight program and providing evidence of the course's completion to the credit union. Just visit [holyroarycu.org/checking.html](https://holyroarycu.org/checking.html), and look for the CheckRight logo.

If you've been a Holy Rosary Credit Union member since June 30, 2023 or longer and you have never opened a checking account with us, now is the perfect time. After you open this new checking account and your first payroll direct deposit is received, we will deposit a \$50 gift.\* You can keep even more money in your account and bank totally free by turning on eStatements! To open your checking account and earn your \$50 gift, please use our Video Banking app.

\*If account is closed within the first 180 days, there will be a \$50 early closure fee.

## Be ready for your NEW debit or credit card

We know you will like the upgrades these new cards offer! But to offer these upgrades, we need to change card providers, which means your new cards will have new numbers. Please note: If you currently have an active credit and/or debit card, you will automatically receive replacement cards by mail in March 2024 if we have your current address. Old cards will not work when the new card program begins. Be ready for your new card by checking the contact information on your account. This includes mailing address, primary phone number and email address. Ensuring these are correct will help make sure you receive your new card(s), and you will be in a position to more easily activate these new cards. You can verify the information on your account in the following ways: Mobile or Online Banking, Video Banking or visit us at the credit union.

**Be on the lookout for more information coming soon.**



## Tax Time Is Just Around the Corner

As a friendly reminder, state and federal income taxes are due April 15, 2024! If you're looking for some help as you prepare to file, check out our tax preparation resources at [holyrosarycu.org/tax-preparation1.html](https://www.holyrosarycu.org/tax-preparation1.html)! There are also places in Kansas City where you can get free tax preparation assistance based on certain qualifying criteria. The IRS also has Volunteer Income Tax Assistance (VITA) sites set up in our community; you can call 800.906.9887 to find the site closest to you.



If you get a tax refund, make sure you use it wisely! You can sign up to meet with our financial counselor for tips on how to effectively use your refund. Similarly, you can visit the AARP's site, [saveyourrefund.com](https://www.saveyourrefund.com), [aarpfoundation.org](https://www.aarpfoundation.org), and read about how you can turn your tax refund into big savings.

# TIGHT SPOT

## Tight Spot Loan

If you find yourself in a "tight spot" needing extra funds, don't worry. With a Tight Spot loan, you can get up to \$2,000 in as fast as 60 seconds! You don't even have to come into a branch for the application or approval. As long as you make regular deposits to an HRCU account, you can apply at any time from our mobile app – no matter where you are. This new product is designed to make getting a loan fast and easy, no matter where you may be. So whether you need to cover an unexpected repair or realize you're short on grocery money while you're checking out, we want to make sure you have the funds to cover it and never have to resort to payday lending.

**Apply anywhere, anytime, any day.**

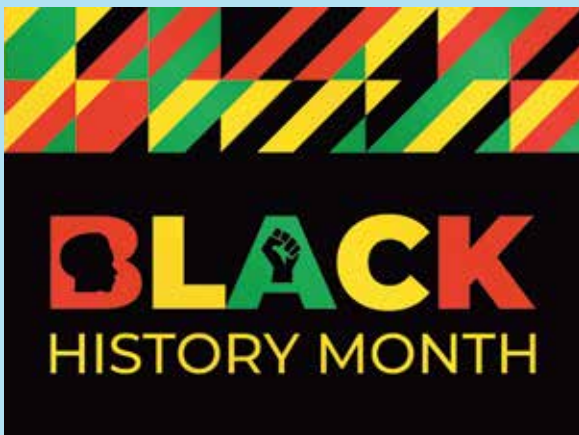
**Find more information at:**

[HolyRosaryCU.org/tight-spot.html](https://www.HolyRosaryCU.org/tight-spot.html)

A \$20 fee will be charged upon application.

## Happy Lunar New Year!

Feb. 10, 2024, starts the Year of the Dragon. The dragon is a symbol of prosperity and success, and that's exactly what we aim to help our members achieve! We're excited to usher in yet another new year of good fortune for our members. Keep an eye out for information on in-branch celebrations. We'd love to see you there!



## February Is Black History Month

Black History Month is right around the corner! This year, the theme is "African Americans and the Arts." With a focus on the impact Black Americans have had on art and culture throughout history, join us in supporting Black-owned businesses, especially those focused on the arts.

Unsure of Black-owned businesses in our area? Visit this online directory sorted by category: [kcblackowned.org/directory](https://www.kcblackowned.org/directory)

Find out other ways that you can honor Black History Month: [salesforce.org/blog/8-ways-to-honor-black-history-month](https://www.salesforce.org/blog/8-ways-to-honor-black-history-month)

**More ways we'll be celebrating will be announced soon!**



## Lower Mortgage Rates Start With Higher Credit Scores

If your plans for 2024 include buying a home, now is the time to make sure the home of your dreams does not become a purchasing nightmare. One of the best ways to improve your new mortgage rate is to improve your credit score.

Your rate is going to be highly dependent on your credit score. When you raise your score, you lower your eventual rate! As you create your financial plan for 2024, make sure that paying off existing debts, limiting your credit usage and keeping your score high are major focuses. Even if you're not looking for a new home, these are great habits to practice!

But if you ARE planning to buy a home this year, make sure you've looked into the other ways we can help make your purchase as affordable as possible. At HRCU, we have a down payment assistance program to make sure the initial payment isn't standing in the way of your dreams. Sign up for a free, personalized Credit Check Plus session to learn how you can raise your credit score at [holyrosarycu.org/credit-check-plus.html](https://www.holyrosarycu.org/credit-check-plus.html). At your session, ask about our Down Payment Assistance grant – qualifying is easier than you might expect!

### Privacy Notice:

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](https://www.HolyRosaryCU.org), or we will mail you a free copy upon request if you call us at 816.221.2734.

### Notice of Change in Terms:

*Effective February 15, 2024*

The following fees will be reduced from \$24 to \$20. These fees are: Returned Deposit Item, NSF, Declaration of Loss, and Stop Payment.



### Christmas Club

Did you find yourself short on holiday funds this year? Make preparing for your holiday shopping easier with Holy Rosary CU! If you want to get a head start on saving for next year's holidays, open a Christmas Club account today. We make it easy to save money all year round. In the spirit of the holidays, HRCU will deposit a gift of \$10 into your newly-opened Christmas Club account. In order to qualify for this one-time gift, sign up between 1/1/24 and 3/31/24, automate your deposits and make at least one automated deposit. Visit a branch or use Video Banking to open your account today and set up an automated deposit!

## Don't Take the Bait – Protect Yourself From Phishing Scams

Every day, scammers send out millions of fraudulent emails that claim to come from websites you likely trust, like a bank or credit card company, and then request your personal information. They then steal your personal information, leaving you the victim of a phishing scam.

Watch out for these phrases that help identify fraudulent emails:

- **“Verify your account.”**  
Any legitimate business will not ask you to send passwords, login names, Social Security numbers or any other personal information via email.
- **“If you don't respond within 48 hours, your account will be closed.”**  
They are attempting to create a sense of urgency so you feel like you don't have time to verify their information through the proper channels.
- **“Dear Valued Customer.”**  
Phishing messages are generally sent out as mass emails and aren't personalized.
- **“Click the link below to gain access to your account.”**  
The website address looks real, but if you hold your cursor over it, you'll see a new website address pop up that looks nothing like the original. This is the “real” site you'd be going to.

If you ever suspect any type of suspicious activity, report it to the proper authorities immediately. Contact the actual bank, credit union, company or government agency to confirm whether the email or website is legitimate. As a reminder, **Holy Rosary Credit Union will NEVER send you an email asking for your personal information.** If you get one that claims to be from us, report it immediately!



## Video Banking: Our Most Convenient Service Yet

Banking has never been more convenient! With Video Banking at Holy Rosary Credit Union, you can bank from anywhere during normal credit union hours. Skip the lines by accessing Video Banking from your phone or any personal computer with a camera. You can open an account, apply for loans, update your account information and much, much more! There's never been a better time to start using it – use it to make sure your contact information is up to date for our upcoming credit and debit card upgrades. It's fast, it's easy and it's accessible directly from your mobile device or computer.

Get started today by downloading the free Holy Rosary Video Banking App in the app store or Google Play store, or by clicking the Video Banking icon on our website. It's like having a branch in your pocket!



## Save the Date for Our Annual Meeting

Our annual meeting will be on April 24, 2024!  
More details are coming soon!

## HOLIDAY CLOSINGS

New Year's Day  
Monday, January 1

Martin Luther King Jr. Day  
Monday, January 15

Presidents' Day  
Monday, February 19

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

1002 N. 4th Street  
St. Joseph, MO 64501

### Independence Community Services League

404 N. Noland Road  
Independence, MO 64056

### Hawthorne Place – OPENING SOON

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:  
1.866.604.0381

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

[HolyRosaryCU.org](https://www.holyrosarycu.org)



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



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