

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

# Electronic Tools **CHEAT SHEET**

## **24-Hour Telephone Voice Response Unit (VRU) PAT, Personal Automated Teller**

- Dial the toll-free number 855.327.8910, or call the main credit union number and chose option 4.
- You will be asked to enter in your account number and the # sign. (You no longer add two zeros at the end.) If your account number is 1234, you would enter 1234#. Then the system will ask you for your pin. Enter the last four digits of your social security number or the pin you have previously chosen.
- Follow the instructions given to get information on your account. When it asks for "SUFFIX" choose 1 for share/ savings and 70 for checking.
- If you can't access your account, go to our website and under Resources>Forms choose the PAT form. You can sign the form electronically and it will be submitted to us. You can also call to request assistance.



**Online Banking:** Access your accounts on Holy Rosary's website in a secure environment. You can see all account activity, reconcile accounts, get check copies, apply for a loan or make payments on one you already have, transfer funds between accounts, sign up for convenient and free online e-statements or bill pay, or even have a check mailed to your home. The first time you log in you will use your core account number as the login and last four digits of your social security number as your password. You can login with this information the first time and agree to the terms and conditions for online banking. You will be prompted to reset your user name and password—please write these down and store them in a secure place.

**Mobile Banking App:** You can now use our Online Banking on your phone or tablet with our new Mobile App. Simply download the app from the Apple App Store or Google Play Store. **In addition to all of the capabilities of Online Banking, you can also use the app to deposit checks!** If you are new to Online Banking, use the instructions above for logging in.

**Credit Score:** Check your credit score daily, receive credit alerts, improve your credit, save money, and your reach financial goals with Credit Score. It's built right into our easy-to-use online banking platform, so you don't need a new login.

**Free Electronic Bill Pay:** Once you are logged into your account online, you can enroll in free bill pay to have payments made directly from your Checking Account. This means more freedom, control, savings and security. Bill Pay makes it easy to pay a friend or take care of a utility bill, and keep track of every payment. You'll save on stamps, checks and have increased safety and security. Just log into your account online and click the bill pay tab on the left. You can sign up right there and start saving money and time immediately!

**Online Loan Application:** You may apply online for a loan when you are logged into online banking. If you apply from there, much of your personal information will be prefilled. However, if you don't use online banking, you can simply visit our website at HolyRosaryCU.org. Chose the loan tab and click on "Apply Now".

**Debit Card Access to Your Account:** You can have 24-hour access to your money! Our card acts like a debit and ATM card. You may use it to make a purchase and get cash back from a merchant, or take it to the ATM to withdraw cash there. The amount you use is taken out of your account at the credit union. All you need to do is complete the debit card application available on our website or at a branch and you will soon be using your card.

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

You can use our website to apply online for a loan, access your accounts, pay bills electronically, register for a class, get hours, rates, fees, information on loan specials and much more. You will even be able to take advantage of budgeting and financial counseling. Just go to HolyRosaryCU.org and explore



## How to Find a Free ATM

The most common fee happens when a member withdraws money at the wrong kind of ATM. If you are at a machine and you receive a message stating that you will be charged a fee, you are at the wrong kind of machine. Holy Rosary belongs to the ATM CO-OP Network. This allows you to use nearly 30,000 surcharge-free ATMs around the country, including ATMs at 7-Eleven, Costco, Price Chopper, Hy-Vee, many other credit unions and more! How do you find a surcharge-free ATM? There are several ways and you can pick the one that works best for you. These include:

- **Online:** Go to [www.HolyRosaryCU.org](http://www.HolyRosaryCU.org) and select the ATM CO-OP link near the bottom of the home page. You will be prompted to enter your location and the nearest ATMs will pop up.
- **Call the toll-free ATM locator:** Call 1-888-SITE-CO-OP to find locations using the toll-free ATM locator!
- **Use your GPS to LOCATE ATMs:** Take the CO-OP ATM Network with you when you drive. Download the database of more than 28,000 surcharge-free ATMs directly to your Garmin®, Tom Tom® or other GPS device\*. Go to [www.HolyRosaryCU.org](http://www.HolyRosaryCU.org) and click on the ATM CO-OP link near the bottom of the page. You can download the database from there. You'll never again be lost looking for a CO-OP ATM.
- **Use the App:** Using the CO-OP ATM\* Locator Mobile App you can find the ATM nearest you, or search for ATMs by specific address, city, state or zip code. Downloading the app is free, easy and there's no registration process. Just search 'CO-OP ATM' in the Apple App or Google Play Store. Then download, install and go!
- **TEXT Message to LOCATE ATMs:** You can also locate a CO-OP surcharge-free ATM via text message. Simply determine your location or area, then text the address, intersection or zip code to 692667 (MYCOOP).\* \* You'll receive a very prompt text response with the location of the CO-OP ATM nearest the location you requested. Please remember, do not text and drive!
- **Ask our staff:** We will be happy to provide you with a list of the free ATMs closest to you.

### Other Tools You Might Like

- Overdraft Protection Automatic Savings and/or Loan Payment
- Electronic Switch Kit (to easily move your account)
- Download Your Statement Electronically
- Wire Transfers
- Low-cost FedGlobal ACH to Central America Credit Card Cash Advance Balance Transfer
- Prepaid Debit, Gift & Travel Card
- Access to over 5,000 Branches & 30,000 ATMs With the ATM Co-op Shared Branch Network
- Free financial education tools and product resources for building credit score and buying a home

Access Your Holy Rosary VISA CREDIT CARD OR MAKE A PAYMENT Online: [ezcardinfo.com](http://ezcardinfo.com)



**Bank from Anywhere!**

Easily & securely connect with a HRCU representative face-to-face to conduct all your banking needs.

Simply click the Video Banking icon on our website, or download the app from on your smart device, or visit our Campbell in-branch Video Banking Center instead of waiting in line.

## Mobile Deposit Capture

Securely depositing checks can be done anywhere with your smartphone's Mobile Banking App. Just endorse check properly and follow the prompts.

## Locations

### Main Office

533 Campbell Street  
Kansas City, MO 64106  
Phone: 816.221.2734 | Fax: 816.221.4264

### St. Joseph Branch

1002 N 4th St  
St. Joseph, MO 64501

### Community Services League

404 N. Noland Road  
Independence, MO 64056

### Hawthorne Place

### Community Services League

16995 E. Dover Lane  
Independence, MO 64056



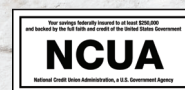
**Video Banking**  
HolyRosaryCU.org

HRCU Toll Free: 844.456.3211  
Voice Response PAT: 1.855.327.8910  
Online Banking: [HolyRosaryCU.org](http://HolyRosaryCU.org)  
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)



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