



## *How HRCU Helped Traci Buy a Home*

Traci is a recent homeowner through the HOOP program through Holy Rosary Credit Union. HOOP helps home buyers purchase affordable homes at below-market value.

She's very thankful to the team that helped her along the way. HRCU helped with her application, gave her a better understanding of her credit and credit score with our Credit Check Plus program, set goals and helped make sure she was on track to reach them.

**"I am so grateful and blessed to have the opportunity to be a member of Holy Rosary Credit Union. As a result of faith, patient endurance and God's faithfulness, on May 24, 2024, I closed on my new home. I am now enjoying the blessing of homeownership.**

**Thank you to everyone who was a part of this journey – I am truly grateful and blessed,"** says Traci.

## *How HRCU Helped Build Right Vision Construction*

Holy Rosary Credit Union (HRCU) is proud to spotlight one of its valued members, Juan Sanchez, owner of Right Vision Construction. Juan's journey with HRCU is a testament to the credit union's commitment to supporting local businesses and fostering community growth.



The credit union's personalized approach to financial services has made a significant impact on Juan's business journey. HRCU provided the necessary resources and guidance to help Right Vision Construction get off the ground and expand its operations over time.

Juan emphasizes the impact of HRCU's support on his family: **"Their assistance has been key to the success of our family business."** This partnership exemplifies HRCU's dedication to not just serving individuals, but to nurturing the dreams and aspirations of entire families within the community. HRCU is proud of Juan's dedication and hard work to stay on track with his financial goals and what he has been able to accomplish so far. As Right Vision Construction continues to flourish, Juan Sanchez and HRCU look forward to a continued partnership, building success one project at a time.

## *How HRCU Helped Increase Savings*

Virginia noticed that the money she and her husband had elsewhere was only earning 0.03% APY.\* Once she heard about HRCU's High Yield Money Market account, she decided to consolidate their money and open an account. Just last month, they earned \$92 in dividends, earning 3.25% APY.

**"Every penny counts and I am a grateful Holy Rosary member!"**

You too can save wisely with HRCU Money Market accounts. They offer more flexibility than regular certificates, with the ability to transfer from this account six times per month with no fee. Open yours today and get rates as high as 3.75% APY! Stop by a branch or call Video Banking to learn more.

\*APY=Annual Percentage Yield

## Pathway to Homeownership – Getting Prepared

With current rates, right now might not be the best time to buy a home. That doesn't mean you can't start planning for it, though! There are a lot of things you can do to prepare for when you're ready to make a purchase of that size.

- **Have a free personal consultation by participating in our Solid Foundations Session.** There is a LOT to prepare for when buying a home. Our experts can help make sure you're as prepared as possible! They have years of home-buying experience and will use that knowledge to help ease you into owning your new home. Go to the Financial Wellness tab on our website to sign up for your free Solid Foundations Session.
- **Seek out additional resources available through Holy Rosary.** Learn of possible grants for which you might qualify and affordable housing programs with whom you might partner. Many times grants can be used for closing costs and down payments.
- **Open a new savings account dedicated to the costs of buying a home.** Opening an account to save home-buying funds is a great way to make sure you're prepared for when the time is right – while also earning interest. Call Video Banking to discuss all your savings options, such as our High Yield Money Market and Wealth Builder CDs.
- **Improve your credit score.** A better credit score could mean a lower rate when it's time to buy. Paying your bills on time and not using too much of your credit limit are good first steps towards raising your score.
- **Take advantage of a personalized Credit Check Plus session to get started.** You can also use our online credit score tool for tips on how to improve your credit score. Both credit-building tools are available to our members for free on our website.

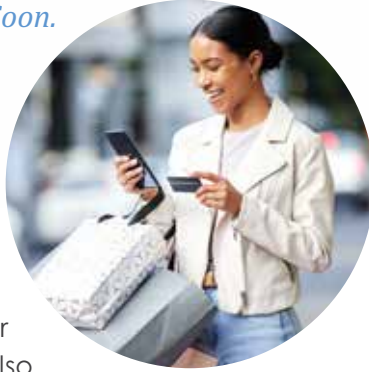




## Fall Into Convenient Services

### *Credit Card Nav App Is Coming Soon.*

This service will allow you to receive real-time alerts via your mobile device when specified activity occurs on your card. You will be able to immediately identify unauthorized transactions and temporarily turn your card off to avoid further unauthorized charges. You will also be able to set your alert preferences for how you want to be notified and view recent transactions in the Card Nav app. Stay tuned for updates on this new convenient service!



### *Need Faster Service?*



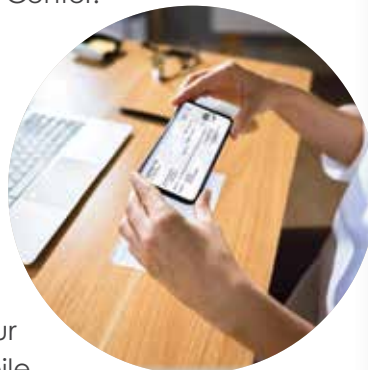
Holy Rosary Video Banking lets you video chat with a member service

representative in real time and gives you the same HRCU in-branch experience of seamless banking, no matter where you are in the world. Just click on the Video Banking Icon at the top of our website or Mobile App, and select your language preference (English, Spanish or Vietnamese) to begin the call. Your conversations using Video Banking are private and secured by end-to-end encryption, providing you with the same level of security that you would receive on any of our other platforms. We also provide business services and lending services on Video Banking. You can even use it in the branch to skip the teller line! Just follow the signs to our Video Banking Center.



### *Try Mobile Check Deposit!*

See how easily you can deposit a check right from your smartphone – quickly, conveniently, with mobile deposit in our mobile banking app. After you endorse your checks properly (including your signature and the words "Mobile Deposit at HRCU"), simply follow the prompts on the Mobile App, take photos of the front and back of your checks with your Android or Apple device and deposit the checks to your Holy Rosary Credit Union account safely and quickly. Just endorse, snap and deposit!



## Christmas Club Notice:

Your savings will be automatically deposited into your account the first week of November 2024. Congratulations on going into the holidays knowing you are well prepared!

**If you want to get a head start on next year's holidays, open a Christmas Club account today and set up automated transfers. We make it easy to save money all year round. Call or visit Video Banking to open your account today and set up an automated deposit.**

# TIGHT SPOT

## Payday Lenders Are Never the Answer to a Money Emergency – Try a Tight Spot Loan with a Low 18% APR\*

Whether it's an unexpected bill or simply a case of overspending for the holidays, don't compound the problem with a payday loan. A payday loan is guaranteed to put you in an even worse position. If you find yourself in a "tight spot" needing extra cash fast, our TIGHT SPOT loan may be the answer. In just 60 seconds, you can get the money you need deposited right into your account – no credit check required! Apply using Online Banking or the Mobile App and borrow up to \$2,000. TIGHT SPOT loans are evaluated by your deposits and other factors, so make sure you have regular deposits coming into your account. For more information, please go to [HolyRosaryCU.org/tight-spot.html](https://www.HolyRosaryCU.org/tight-spot.html).

\*APR=Annual Percentage Rate



## HOLIDAY CLOSINGS

Indigenous Peoples' Day/  
Columbus Day  
Monday, October 14

Veterans Day  
Monday, November 11

Thanksgiving  
Wednesday, November 27 (Closing at 3 PM)  
Thursday, November 28

Christmas  
Tuesday, December 24 (Closing at noon)  
Wednesday, December 25

New Years  
Tuesday, December 31 (Closing at noon)  
Wednesday, January 1, 2025

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.

## Getting Ready for the Holidays!

**Plan Ahead** – An early shopping plan allows you to spread out the expenses over the course of a few months. Not to mention toy and gift prices typically go up the closer winter is, so shopping early saves you money!

**Make a List, Check It Twice** – Before you start browsing online or heading to the mall, make a rough list and set a spending limit for each person. Try not to exceed this limit! Don't be afraid to shop at different stores and look for various sales to maximize your savings.

**Find Budget-Friendly Alternatives** – Even with a plan and budget, sometimes the number of people we need to get gifts for can be overwhelming.

**Start Utilizing Gift Exchanges** – Suggesting Secret Santa or White Elephant to different groups is an amazing way to save money. Everyone has fun with the games, and you only have to buy one gift, not one for everybody!

**Embrace "Experience Gifts"** – It is great to spend time with friends and family and take pressure off your checkbook! Gifting experiences like a day in the park, matinee movies or build-a-fort-in-the-living-room nights can make for amazing memories with loved ones with no financial burden.

**Make Baked Goods** – Desserts make great gifts and are typically cheaper than your standard store-bought gift. Making them together as a family can be a fun, new holiday tradition!

**Get Creative, Go Online!** – Don't be afraid to search online for other budget-friendly gift ideas. There are hundreds of unique and creative ideas out there.

**Watch Out for These Christmas Pitfalls** – Be sure to keep track of your purchases so you do not overspend. We never want you to bounce a check or get a nonsufficient funds fee because you bought too many presents, and neither do your loved ones. Always pay your regular monthly bills before doing your seasonal shopping, and NEVER borrow money from a payday lender to buy gifts. These are predatory businesses that want you stuck in an endless cycle of fees and borrowing money.

Let us help! Don't take on your financial burdens alone this year. If you have questions about budgeting or need assistance getting the most out of what HRCU has to offer, call us at 816-221-2734 or visit us via Video Banking.

## 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

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

### Visa® Credit or Debit Card Service

Lost or Stolen Domestic 888.241.2510  
Lost or Stolen International 909.941.1398  
Customer Service 844.454.1311 (24/7)

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

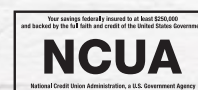


Video banking can be found at the top of the website.

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



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