

GUIDED BY LEGACY, INSPIRED BY WHAT'S NEXT



Our President and CEO, Carole Wight, will soon retire after 18 dedicated years of service. As she prepares for her next chapter, she shares, "What I will carry with me most is the impact of our work – helping individuals and families change their financial futures. From breaking free of the payday loan cycle to achieving homeownership and stronger credit, this mission has truly changed lives."

Carole has built an organization that puts mission and people at the center of every decision. Finding the right leader to carry that legacy forward and grow it in meaningful ways was critical. After thoughtful consideration, Marquita Miller-Joshua, a longtime Kansas City business and community leader who served on HRCU's board for nearly 5 years, has been named incoming president effective June 1, 2026.

"The mission is clear. My role is to move it forward," says Marquita. "What won't change is our commitment to serving those who need us most. What will change is our visibility and reach, so more individuals, families, small businesses and partners can access the opportunities we provide. Every account or loan with Holy Rosary Credit Union

directly creates financial opportunity for members and the community."

Marquita brings more than 25 years of experience as an entrepreneur, business strategist and financial expert, along with a strong track record of helping individuals and small businesses achieve long-term financial stability. As founder and president of Five Star Tax & Business Solutions, she supported thousands of clients in building stronger financial futures. Her experience, community relationships and passion for the mission make her a great fit to lead HRCU into its next phase of growth.

Carole adds, "Marquita brings both heart and discipline to the role – she understands the community we serve and the responsibility of leading a regulated financial institution. What excites me most is her ability to listen, build trust and move the organization forward thoughtfully."

We thank Carole for her years of tireless leadership and her lasting impact on our members and community. We are excited to welcome Marquita as she builds on that legacy and leads Holy Rosary Credit Union into its next chapter.



REMINDER: ANNUAL MEETING

You are invited to join us
at the Annual Meeting,
Investing in the Future
with Hope.

Wednesday,
April 22, 2026, 7:00 p.m.
526 Campbell St.
Don Bosco
Community Center

Scan the QR
code to RSVP!



Quick Tip:

Avoid monthly fees by
enrolling in e-Statements.
In the Mobile App,
click More > eDocs >
e-Statements and opt in.
In Online Banking, click
Services > e-Statements.



Spring Into Possibility With a HELOC

As the days get longer and flowers begin to bloom, spring is the perfect season for a fresh start – including your finances. If you're looking for ways to manage expenses, consolidate higher-interest debt or create a little breathing room in your budget, a Home Equity Line of Credit (HELOC) may be a helpful option.

A HELOC allows you to borrow against the equity you've built in your home, giving you flexible access to funds when you need them. Whether you're covering essential home repairs, addressing unexpected medical bills, helping with education costs or paying down higher-interest balances, a HELOC can help.

One of the key advantages of a HELOC is flexibility. You can draw from your available credit as needed during the draw period and pay interest only on the amount

you use. It's designed to help you respond to life as it happens – without draining your savings.

This spring, take steps toward greater financial confidence. Our team is here to answer your questions and help you decide if a HELOC fits your goals and budget. Give us a call or apply today at holysarycu.org.

HELOC RATES AS LOW AS 6% APR*

*APR = Annual Percentage Rate. Rate as low as 6% as of 3/1/26, subject to change. Rate is variable, based on the Prime Rate published in The Wall Street Journal Money Rates Table plus a margin. Rate adjusts annually in July, to a minimum of 4%, and a maximum of 18% APR. Subject to membership and credit qualifications. Line of credit has a 10-year draw period with a maximum of a 15-year repayment period. Minimum payment is calculated at the time a credit advance is made using a payoff period of 180 monthly payments or \$100 minimum payment, whichever is greater. Home value may be determined by an appraisal or valuation with a cost to the member. Property must be a single-family home and owner-occupied. Property insurance will be required. Line amounts range from \$5,000 to \$250,000 based on LTV. HELOC is available in Missouri and Kansas only.



FRAUD PREVENTION:

Beware the "Wrong Number" Text!

Online dating and relationship scams have become highly organized, AI-powered operations that exploit emotions and cause severe financial and psychological harm. No longer limited to "lonely seniors," they now affect Americans of all ages and backgrounds, with reported losses exceeding \$672 million in 2024 and likely far more due to underreporting. Scammers use mass texts, social media messages and sophisticated tools to build trust, then manipulate victims into sending money while coaching them to hide the transactions

from banks and family members. They intentionally create secrecy and isolation, often convincing victims that loved ones will not understand or will try to interfere. Beyond financial devastation, these scams fracture families, cause lasting stress and regret and have pushed financial institutions to adopt stronger safeguards to prevent suspicious transfers.

Be vigilant – don't respond to messages from people you don't know, and never give out your personal information via text or private messages.

Lower Rates Could Mean More Money in Your Pocket

If you financed your vehicle from another lender when interest rates were higher, you may be paying more than you need to each month. Springtime could be a smart time to consider refinancing your auto loan.

Refinancing may help you secure a lower interest rate, which could lower your monthly payment and the total interest paid over the life of your loan. Even a modest rate reduction can free up funds for everyday expenses, emergency savings or other financial goals.

Auto refinancing can also offer flexibility. You may be able to adjust your loan term, pay off your vehicle sooner or remove a co-signer if your credit profile has improved.



Scan the QR code to start your application or contact our team if you have questions.

Celebrating Local Flavor: Chef Freelon Davis of 1930 Classic Kitchen



Something special is happening at 1930 Classic Kitchen, and it begins with family, faith and a passion for food.

Chef Freelon Davis brings more than culinary skills to the table – he brings a legacy. Inspired by cherished family recipes and generations of shared meals, he created a restaurant grounded in tradition. Every dish tells a story, honoring the flavors that shaped his life.

Holy Rosary Credit Union is proud to support growing small business owners like Chef Davis through relationship-based banking designed to help small businesses grow.

Local restaurants are preparing for the 2026 FIFA World Cup, which brings global visitors to the Kansas City region. For Chef Davis, it's a chance to showcase our region's hospitality and share his family's table with the world.

When the world comes to our doorstep, 1930 Classic Kitchen will be ready – one plate at a time.



SPARK Loans – Designed to Spark Growth

Our SPARK Loan program helps small businesses access the capital they need – quickly and simply.

- Small business microloans up to \$7,000
- Available for businesses 6+ months old
- Quick approval process
- Streamlined paperwork

Flexible uses include:

- Working capital
- Equipment purchases
- Expansion
- Accounts receivable financing



Scan the QR code or call 816.221.4264 to apply today.



Learning about borrowing doesn't have to be overwhelming – it can be an adventure.

During April's Youth Month, we're excited to offer our families a FREE Dive Into Lending kit! Through an underwater-themed activity map, kid-friendly videos and a simple parent guide, children can explore how loans and interest work in a way that actually makes sense.

Pick up your free Dive Into Lending kit at Holy Rosary Credit Union and start the adventure today.

Business Educational Workshops

We've got a series of free workshops coming up! Join us for some great advice (and a free lunch!) at any of the following workshops from 11:45 a.m. – 1:00 p.m.

Location: Don Bosco Community Center

526 Campbell Street, Kansas City, MO 64106

April 23: Business Loan Essentials

May 28: Making Your Business Dream a Reality

June 25: Mastering Business Financial Management

Location: LaunchPad

801 Felix Street, St. Joseph, MO 64501

April 8: Business Loan Preparation

June 10: Building a Business Plan That Works

If you're interested in attending any of these workshops, sign up before it's too late! You can RSVP by scanning the QR code above.



HOLIDAY CLOSINGS

Easter Weekend

Saturday, April 4 (Observed)

Memorial Day

Monday, May 25

Juneteenth

Friday, June 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

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: 844.456.3211 (24/7)

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

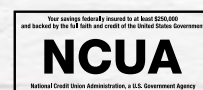


Video Banking can be found at the top and bottom of the website.

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



facebook.com/HolyRosaryCU



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