

## New Year, New You, New Budget

Setting resolutions for the new year has been a worldwide tradition for as long as we have had calendars.

Everyone's resolutions are different, but many of them affect your budget. If you want to exercise more, you might pay for a monthly gym membership. If you want to eat healthier, you may spend more money at the grocery store, but you might save money on takeout. And if your resolution is to own your own home, you need to start saving money for a down payment and improving your credit score.

No matter what your goals are, you don't have to figure out the finances alone. We have amazing savings products and free financial education services that are tailored to your specific needs. Scan the QR code or visit [greenpath.com/resources-tools/budgeting-worksheet/](https://greenpath.com/resources-tools/budgeting-worksheet/) for access to a free interactive budget sheet. Holy Rosary is here to help you meet your resolutions this year, and the next!



## Boost Your Financial Wellness: Smart Ways to Use Your Tax Refund

As tax season approaches, many people eagerly anticipate their refunds. While it may be tempting to spend that extra cash right away, consider using your tax refund as an opportunity to build your financial wellness.

One of the smartest ways to use your tax refund is to tackle outstanding debt. High-interest debt, such as credit cards, can weigh heavily on your financial health. By making a significant payment, you can reduce your balance and save money on interest in the long run. This can also help improve your credit score, making it easier for you to secure loans and favorable interest rates in the future.

By focusing on your financial wellness, you can turn a one-time payment into a stepping stone toward long-term stability and success. Need more help? Sign up to meet with our financial counselor for more tips on how to build financial wellness. Here's to making smart financial choices and a prosperous year ahead!





## Starting the New Year With **Solid Foundations**

We are committed to helping our members reach their goal of homeownership, and we provide unique resources to help make this happen.

**Need a down payment?** Save your tax refund toward a down payment if you can. **You may also qualify for a grant of up to \$7,500** from the Federal Home Loan Bank.\* Information on this program is available at [HolyRosaryCU.org/homestart](https://HolyRosaryCU.org/homestart).

**Are mortgages confusing for you?** We have free advice and support available for our members so they can be confident they're making the right choices and know what to expect when getting their first mortgage. Take advantage of this personal consultation by participating in our Solid Foundations Session. Just go to [HolyRosaryCU.org/solid-foundations](https://HolyRosaryCU.org/solid-foundations) to sign up!

**Think your credit may not be good enough to get a mortgage loan?** Sign up for Credit Check Plus. We will show you what has impacted your credit score and what you can do to improve your credit score in 90 days and over 12 months. In addition, we will find ways to lower your monthly payments on loans with other financial institutions, help you eliminate high-interest-rate credit card balances, and educate you on how to protect your credit and credit score so you can always get the best offers on loans and mortgages.

Here's to making your homeownership dreams a reality!  
Happy New Year and happy house hunting!

\*Offer availability dependent on grant funds availability. Grant may be used towards a down payment and/or closing costs. First-time homebuyer is an individual or an individual and her/his spouse who have not owned a home during the prior 3-year period unless they are a displaced homemaker or a single parent. The purchase of the home with down payment assistance requires that the grant recipient live in the home for five years. If the grant recipient lives in the house fewer than five years, the purchaser will be obligated to return a portion of the grant based on the length of time the grant recipient owned the home.

## The Dangers of **Sharing Passwords**

You probably know that leaving a computer unattended can be dangerous, but have you considered that it can leave your passwords at risk as well? Passwords serve as the first line of defense for your personal information. Whether it's banking details, social media profiles, or online shopping accounts, a strong password can help keep your data safe from prying eyes. Unfortunately, many people underestimate the importance of keeping their password secure.

Sharing passwords might seem harmless, especially among friends, families or companies. However, it can expose you to unintended risks. If someone else has access to your password, they can easily misuse your accounts, leading to unauthorized transactions, data breaches, or even complete account takeovers.

An important rule to remember is that a company will never ask you for your password. Instead, they will encourage you to click "Forgot Password" and change it. If someone asks you for your password, it is most likely fraud.

Treat your passwords like precious information—keep them to yourself and never share them, no matter how trustworthy someone may seem.





# Helpful Tips

Announcing our new HELPFUL TIPS section located at [HolyRosaryCU.org](http://HolyRosaryCU.org). This new section on our website guides you step-by-step through tasks such as setting up automated Visa® payments, creating an Online Banking account, and even moving money electronically between your HRCU account and other financial institutions with ease using an electronic transfer. (Yes, you can do that!) Just scan the QR code and find out what you can get started on to make your life easier.



We will continue building the HELPFUL TIPS section, but we would love your input. Email us at [info@HolyRosaryCU.org](mailto:info@HolyRosaryCU.org) by February 28 if you want to see a step-by-step guide for any of our products.

**If we add your idea to the Helpful Tips section, we will deposit \$25 into your account for each idea that we use, for a maximum of \$200.**



## How To Have 24-Hour Access to Your Money

The Holy Rosary Debit Card can provide you with 24-hour access to your money! 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 then taken out of your account at the credit union.

Using your phone's Digital Wallet, you can also load your Holy Rosary Debit Card to your phone for "contactless" use. The stored information allows you to make purchases securely without carrying cash or cards.

Get your debit card set up today. Complete the debit card application available on our website or at a branch, and you will soon be using your card.



## SAVE \$345 A MONTH WITH



**PAYDAY LOAN**

VS.

**TIGHT SPOT LOAN**

\$1,000 Loan  
521%  
\$438/month

\$1,000 Loan  
18%  
\$91.43/month

Total Interest Paid=\$4,160

Total Interest Paid **ONLY=\$97.07**

**WOW!**

12-month term



## Save the Date for Our Annual Meeting

Our annual meeting will be on April 23, 2025! More details are coming soon!

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



## Establish an **Emergency Fund**

Emergency funds provide a safety net during unexpected situations such as medical emergencies, job loss, or urgent home repairs. Being able to pay for these out-of-pocket is a lot cheaper and easier than putting expenses on a credit card, or even worse, getting a payday loan to cover it. Every dollar saved counts and will make those rainy days a little brighter.

To start building an emergency fund, open a savings account separate from your everyday spending, and find ways to consistently save every time you get paid. Even if it is only a few dollars, over time they will snowball into significant savings. Ask us to help you set up an automated transfer each time you are paid and this will increase your success.

By being proactive with your money instead of reactive, you can face life challenges with your head held high.

## Begin Saving for Christmas **NOW**

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.



Call Video Banking to discuss your planning needs.

## February is Black History Month

Black History Month is right around the corner! This year, the theme is "African Americans and Labor," which focuses on the impact Black Americans have had on work of all kinds – skilled and unskilled, vocational and voluntary, free and unfree—throughout history.



Join us in supporting Black-owned businesses today. Scan the QR code to find some Black-owned businesses in our area!

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

## Happy Lunar New Year!

January 29, 2025 starts the Year of the Snake. The snake symbolizes wisdom, intuition and patience, which are great traits to nurture for your financial future! 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!

## HOLIDAY CLOSINGS

**New Year's Day**  
Wednesday, January 1

**Martin Luther King Jr. Day**  
Monday, January 20

**Presidents' Day**  
Monday, February 17

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 844.454.1311 (24/7)

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

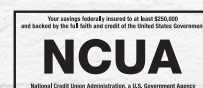


Video banking can be found at the top of the website.

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



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