

HOLIDAY LOAN COMING SOON!

From last-minute gifts and family gatherings to higher utility bills, costs can add up quickly during the holidays. If you find yourself needing extra cash, don't turn to payday lenders. Our Holiday Loan makes it easier, with a low rate, no fees, and quick approval—so you can focus on celebrating, not stressing.

Starting November 1st you can borrow \$500 to \$1,200 for 12 months at just 12% APR.*

Watch for more details coming soon.

*APR = Annual Percentage Rate. Qualifications apply. Offer ends 1/15/26.

Preparing for the Holidays THE CREDIT UNION WAY

The holidays are a special time, but they can also put extra strain on your budget. Even with careful planning, unexpected needs can arise.

Holy Rosary Credit Union is here to help you manage the season wisely and keep your finances on track. Here are some of our top tips:

Talk About It—Talk with family and friends about making a few budget-friendly adjustments to holiday plans this year. Remember, you're not alone. Consider drawing names instead of buying a gift for everyone, buying group gifts or setting a spending cap per person. Brainstorm ways to simplify holiday meals while keeping your focus on the traditions that bring you together.

Get Creative With Gift Giving—With a little time to prepare, DIY items like baked goods, crafts or photo albums can be some of the most memorable gifts. Or offer your time and talents with services like babysitting, dog grooming or cleaning out the garage.

Shop Smart—Set a budget based on what you can afford. Making a shopping list early helps you stick to your budget and spot sales. Comparison shop at retailers you trust; the sales that sound the most urgent aren't always the best deal.

Need more ways to manage end-of-year expenses?

We can also support you with these options:

Holiday Loan (Coming Soon!)—A great way to cover additional seasonal expenses.

Skip-A-Pay—Give your budget some breathing room by skipping one month's consumer loan payment.* Apply at:
HolyRosaryCU.org/skip-a-pay

Personal Line of Credit—Provides quick access to extra funds, and it's tied directly to your checking account to help prevent overdrafts.

Visa® Credit Card—Enjoy a low, competitive rate with no annual or balance transfer fees. Apply online or at a branch.

Visa® Gift Card—Makes for simple, versatile gifts.

Tight Spot Loan—Borrow up to \$2,000 within 60 seconds – no credit check required!**

*To be eligible for Skip-A-Pay, you must be current on your loan payments, have made at least one payment and have had no other skipped payments within the past year. A \$15 application fee (or 10% of the payment, if under \$150) applies. **Tight Spot Loans min. \$500 - max. \$2,000. See holyrosarycu.org/tight-spot for full details. Must apply through online or mobile banking. No credit score min. required; other underwriting and eligibility criteria may apply.





Your Winter Home Checklist

As the days grow shorter and temperatures start to dip, now is the perfect time to prepare your home for the colder months ahead. A little maintenance now can save you money, energy and stress once winter fully sets in.

- ☑ **Seal in the Warmth**—Check doors and windows for drafts. Adding weather stripping or caulk can help keep heat inside and lower your energy bills.
- ☑ **Give Your Heating System a Check-Up**—Schedule a furnace or boiler inspection before the first frost. A quick tune-up ensures your system runs efficiently all season long.

☑ **Protect Your Pipes**—Insulate exposed pipes in unheated areas like basements, attics and garages. This helps prevent freezing and costly repairs.

☑ **Clean the Gutters**—Remove leaves and debris to prevent ice dams and water damage when snow starts to melt.

Unlock a Home That Works for You

If your goals for next year include energy-efficient upgrades to your home, or finding a home you can make your own, knowing your financial readiness is the first step.

Start Here:

Sign up for a free Solid Foundations session to explore your home loan options and build a personalized plan. Scan the QR code or visit: **HolyRosaryCU.org/solid-foundations**



Boost Your Savings:

Enroll in our Matched Savings for Home Ownership program and earn a 3x match to jump-start your down payment! Eligible members could receive up to an extra \$3,600 toward closing. Scan the QR code for details and to sign up.



Beware of Scam-Ghouls and Tricksters

Halloween is a time for pumpkins, costumes and just the right amount of spooky fun. But while you're enjoying the treats, scammers are hard at work cooking up tricks, and their disguises are scarier than any haunted house.

This time of year, **cybercriminals and con artists love to prey on holiday excitement** with fake deals, phony charity appeals and emails that look eerily legitimate. Don't get spooked. With a few simple precautions, you can keep your money and personal information safe.

Beware of Disguises

Scammers often hide behind convincing "costumes," posing as your credit union, favorite online store or a delivery service. They may send an urgent email claiming there's a problem with your account or that you've won a prize. If it seems too good to be true, it probably is.

The Trick-or-Treat Test

Before clicking a link or attachment, hover your mouse over the link or sender's address to see where it really leads. If the web or email address looks strange or doesn't match the company name, it's likely a trick. Always log in directly through your credit union's website or app instead of using a link in an email or text.

Keep Your "Candy" Safe

You wouldn't hand over your whole bag of Halloween candy to a stranger, so protect your passwords, account numbers and PINs the same way. Use strong, unique passwords for each account and enable two-factor authentication when available.

We've Got Your Back

If you suspect a scam or notice suspicious activity, contact us right away. The bottom line: Enjoy the season's fun, but don't let scam-ghouls turn your holiday cheer into fear. Stay alert, stay informed and keep those tricks far from your treats!



Banking Made **Merry and Easy**

The holiday season brings enough hustle and bustle; don't let your banking add to the stress. Holy Rosary Credit Union makes it easier than ever to take care of your banking needs right from home (or wherever you're comfy).

Skip the Lines with Video Banking

Need to open a new account, apply for a loan or complete paperwork—without a trip to the branch? Our Video Banking service lets you connect face-to-face with a friendly Member Service Representative directly through your device. You can upload documents, review forms, sign contracts via e-signature and get help—all in one virtual visit. Go to **HolyRosaryCU.org**, then click the "Chat" button in the lower right corner. Or download the HRCU Video Banking app.

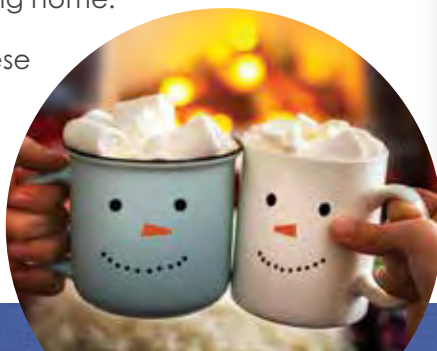
Deposit Checks in a Snap with Mobile Check Deposit

Leave the envelope behind! With Mobile Check Deposit, just endorse your check with "Mobile Deposit at HRCU," snap photos of the front and back and submit—anytime, anywhere. It's secure, convenient and available through our Mobile App. Because let's face it, holiday to-do lists are already long enough.

Always On, Always Safe with Online and Mobile Banking

From paying bills to checking balances or setting alerts, our Online and Mobile Banking tools put control at your fingertips 24/7. Pay your Visa® balance or loan, manage e-Statements, transfer between accounts, set up multi-factor authentication for added security and more—all without leaving home.

To learn more about these convenient features, go to **HolyRosaryCU.org**.



We've updated our Video Banking app! It features a new design and provides improved reliability, workflow and security features. Download the latest version from the Apple® App Store or Google Play™ so you can contact us via Video Banking directly from your smartphone!



Christmas Club Notice

Your savings will be automatically deposited into your account the first week of November 2025. Congratulations on heading into the holidays knowing you are well prepared!

We make it easy to save money all year round. If you want to get a head start on next year's holidays, contact us today by phone or Video Banking to open a Christmas Club account and set up automated transfers.



Free Business Workshops: Learn, Grow and Enjoy Lunch on Us!

Our past workshops have been a hit with rave reviews! Join us for more free sessions with practical tools, expert advice and strategies to help your business thrive. Enjoy a complimentary lunch while you learn.

Workshops begin at 11:45 a.m. and are held at the Don Bosco Community Center unless otherwise noted.

October 23: Customer Acquisition—Building Your Client Base

November 12: Marketing Fundamentals for Small Businesses*

Whether you're just starting out or looking to sharpen your strategy, these workshops are a great opportunity to learn from professionals and connect with other local business owners.

Space is limited, so reserve your spot by emailing info@HolyRosaryCU.org.

*November 12 workshop will be held at 224 N. 7th St., St. Joseph.



New HRCU Website Is Coming

Exciting news is on the horizon! Holy Rosary Credit Union is reimagining its online presence, and we are thrilled to announce that a brand-new, improved website is coming soon!

Watch your inbox and follow us on social media for the big reveal!

HOLIDAY CLOSINGS

Indigenous Peoples' Day/
Columbus Day

Monday, October 13

Veterans Day

Tuesday, November 11

Thanksgiving

Wednesday, November 26 (Closing at 1 PM)

Thursday, November 27

Christmas

Wednesday, December 24 (Closing at 1 PM)

Thursday, December 25

New Years

Wednesday, December 31 (Closing at 1 PM)

Thursday, January 1, 2026

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 of the website.

HolyRosaryCU.org



facebook.com/HolyRosaryCU



Federally Insured by NCUA