



*SEE IT. BELIEVE IT. **ACHIEVE IT:***

The Path to Financial Health

The belief that one can achieve anything they set their mind to is not just a motivational cliché; it is a powerful truth proven by countless individuals who dared to dream big. Turning dreams into reality begins with visualization.

Visualization is the practice of creating a mental image of a desired outcome. It is used by athletes, entrepreneurs, and successful individuals across various fields. A positive mental image serves as a blueprint, guiding your actions and decisions towards making that vision a reality.

Imagine yourself standing in front of your dream home. Picture the details: the color of the walls, the layout of the rooms, the feeling of stepping through the front door. This mental image is the first step towards making home ownership a reality. Similarly, visualize your financial health – imagine being debt-free, having a robust savings account and the peace of mind that comes with financial stability.

Belief is the driving force that propels you towards your dreams. It is about cultivating a mindset that embraces challenges and sees failures as opportunities for

growth. Walt Disney faced bankruptcy and several failed businesses before creating Mickey Mouse and founding one of the most successful entertainment companies in the world. He said, "All our dreams can come true, if we have the courage to pursue them."

Visualization and belief are crucial, but they must be accompanied by action. Taking consistent, purposeful steps bridges the gap between where you are and where you want to be.

Start by making an appointment for your free personal Credit Check Plus session. We will help you set clear, achievable financial goals, create a budget, reduce unnecessary expenses, prioritize savings and find grants if you qualify. Surround yourself with supportive individuals who encourage and inspire you. Remember, the journey towards achieving financial health and home ownership is as important as the destination.

Reminder: You are invited to join us at the Annual Meeting on Wednesday, April 23, 2025 at 7:00 pm at the Don Bosco Community Center, 526 Campbell Street, KC, MO 64106. Please RSVP to info@HolyRosaryCU.org



June Is National Homeownership Month

June marks National Homeownership Month, a time to celebrate the pride and stability that comes with owning a home. Whether you're dreaming of your first house or looking to refinance your current one, this is the perfect opportunity to take steps toward making that dream a reality.

At Holy Rosary Credit Union, we're here to help guide you on your journey to homeownership. From providing expert advice to offering competitive mortgage rates, we offer the resources and support you need to navigate the home-buying process with confidence.

These initial steps are the most essential part of your journey.

Step 1: Believe you can own a home!

Learn about the mortgage types, special programs, and grants we have to help make your dream come true. If you can see it and believe it, we can help you achieve it!

Step 2: Are you ready?

Sign up for a Solid Foundations session to learn about the 4 C's of homeownership! Our team of experts is here to answer your questions and help you through each step of the home-buying process. Sign up for a Solid Foundations session at [HolyRosaryCU.org/solid-foundations](https://www.holyrosarycu.org/solid-foundations).

Step 3: How much house can you afford?

Understand the minimum credit and down payment requirements for getting a home.

Let us help you take these initial steps toward owning your dream home. Whether you're just starting to explore your options or ready to apply, we're with you every step of the way.



DO's and DON'Ts to Keep Your Account Information Safe

Keep these tips in mind when managing your account information, both online and off. We want you to stay safe and secure! If you have questions about any of the following or require assistance, don't hesitate to contact us.

DO

- Create strong passwords.
- Keep passwords private.
- Set up account alerts.
- Switch to eStatements.
- Shred sensitive paper documents.

DON'T

- Click on suspicious links.
- Include account information in emails.
- Overshare on social networking sites.
- Use public Wi-Fi for sensitive transactions.
- Give out personal information to unknown callers.

Save Wisely with a Wealth Builder Certificate of Deposit

We believe that all of our members can build wealth. If you're looking to grow your savings while earning more than a regular savings account provides, our Wealth Builder Certificate of Deposit (CD) is the perfect solution! With a minimum deposit of just \$50, you can start building your wealth with ease.

What makes this CD special is its higher rate of return compared to traditional savings accounts, giving your money the opportunity to grow faster. Plus, with the option to set up periodic automatic transfers, you can make saving effortless and consistent. It's an ideal way to stay on track with your financial goals.

To learn more about how a Wealth Builder CD can work for you, reach out to us through Video Banking today. Start small, and watch your savings grow!



Skip a Trip to the Branch with **Mobile Check Deposit**

We know you don't always have time to swing by the credit union just to deposit a check. Thankfully, with Mobile Check Deposit, you don't have to! You can deposit checks into any of your accounts at any time, from anywhere, even if it's the weekend or a holiday – and you'll get fast access to your cash.*

Using Mobile Check Deposit is simple:

- 1) Sign the back of your check and write "Mobile Deposit at HRCU."
- 2) Open the HRCU Mobile App and log in.
- 3) Open the menu and tap "Deposit," then "Mobile Check Deposit."
- 4) Follow the instructions to take a picture of the front and back of your check.
- 5) Hit "Submit," and you're done!

Mobile Check Deposit streamlines managing your finances, making it easier, faster, and more secure. Try it out today!

*Your funds may not be immediately available. Please refer to the Funds Availability Policy for more information.



Help Us Grow Our Facebook PEEPS!

We want to do a better job of spreading the word about all the amazing things we're doing, and we need YOUR help!

What's the goal?

We're aiming to grow our Facebook following by increasing the likes and engagement on our page. By growing our social media presence, we'll be able to keep everyone up to date on events, share member stories, offer valuable resources, and engage in meaningful conversations.

As a part of our campaign, we'll be hosting weekly gift card raffles for those who engage and share. More likes, comments, and shares mean more chances to win some awesome prizes! You will also be entered into a raffle for our grand prize basket of goodies – the winner will be announced at our Annual Meeting on April 23. **Let's Build Our Facebook Family Together!**

How You Can Help (and increase your chances of winning \$25 gifts!)

It's simple and fun! Here's how:

1. Like Our Facebook Page

If you haven't already, head to our Facebook page and follow us!

2. Invite Your Friends to Like Us

Invite your friends and family to like our page. The more the merrier!

3. Engage with Our Posts

Comment, like, and share our posts – it's a great way to get the word out while showing your support. Your engagement helps us reach even more people.



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 at the Don Bosco Community Center at 11:45 am.



April 24: Making Your Business Dreams a Reality

May 22: Mastering Business Financial Management

June 18: Business Loan Essentials*

June 26: Marketing Fundamentals for Small Businesses

If you're interested in attending any of these workshops, reach out before it's too late! You can RSVP by emailing info@holyroscopyu.org.

*Please note that the June 18 workshop will be at 224 N 7th St, St Joseph, MO 64501, not the Don Bosco Community Center.

HOLIDAY CLOSINGS

Holy Saturday
Saturday, April 19

Memorial Day
Monday, May 26

Juneteenth
Thursday, 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.

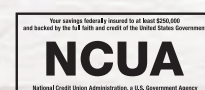


Video banking can be found at the top of the website.

HolyRosaryCU.org



facebook.com/HolyRosaryCU



Federally Insured by NCUA