

Working together to create
a world without poverty by
providing economic opportunity

The Messenger

WINTER 2026 VOLUME 387 ISSUE 1



ANNUAL MEETING & BOARD ELECTION **SAVE THE DATE**

April 22, 2026, 7:00 p.m.

526 Campbell St.

Don Bosco Community Center

All members are invited to attend our annual meeting on Wednesday, April 22, 2026, at 7:00 p.m. This year's theme is HRCU: Investing in the Future with Hope.

Please save the date to celebrate together and help shape the future of your credit union. Watch our social media, website and emails for the invitation coming soon.



WE'RE LOOKING FOR VOLUNTEERS!

Want to get more involved with your credit union? Holy Rosary Credit Union is seeking dedicated members to serve on our Board, committees and advisory panels. Volunteers help guide our direction and make a real impact in our community.

See the Volunteer Information and Application packet on our website under About Us > Volunteer Board. Applications are due to the Nominating Committee by March 15, 2026, and may be mailed to our main office, faxed to 816.221.4264 or handed to a staff member.

Questions?

Email: info@holyroscopycu.org



From January through June 2026, participate in our Credit Score Challenge and see how much you can improve your score. **Every point counts – toward a brighter financial future and possible cash rewards!**

- **Bronze Medal:** Improve your credit score by 10-24 points – receive a \$10 deposit.
- **Silver Medal:** Improve your credit score by 25-49 points – receive a \$25 deposit.
- **Gold Medal:** Improve your credit score by 50+ points – receive a \$50 deposit and major bragging rights!

Your progress will be measured using the free Credit Score tool in digital banking. Send us your starting score in January, then see where you land in July!

**Scan the QR
code to register
by January 31.**



Must be an active HRCU member with a savings account and enrolled in Credit Score tool to be eligible for challenge incentives. Progress is based on Vantage 3.0 score improvement between date of enrollment in Challenge registration and June 30, 2026. Registration deadline 1/31/26. Results will be validated and qualified rewards will be deposited to member's primary savings account in July 2026.

GO FOR THE GOLD IN



Tips to Reach the Podium

- **Enroll in the Credit Score tool.** It's free! Track your score anytime within online or mobile banking. See what's helping or hurting your score and try Score Simulator to plan your next moves.
- **Pay on time.** On-time payments are the most important part of your score.
- **Lower your balances.** Keep credit card balances low – aim for less than 30% of your limit.
- **Limit new credit.** New loans and "hard" inquiries hit your score for 1 year.
- **Monitor your credit.** Knowledge is power; track your improvements each month.
- **Sign up for free Credit Check Plus.** Don't go it alone; let us be your "trainer." We'll review your full credit report and provide personalized insights to improve your score.

Start your training today and go for the gold in your financial fitness this year!



We're Here to Help Make Homeownership Your 2026 Goal!

Dreaming of owning a home? The new year is the perfect time to turn that dream into a plan – and our Match Savings for Homeownership program can help you get there!

Through this special savings program, you can earn a **3x match on your savings** to use toward your home purchase.

Here's how it works:

- Enroll and set a goal to save at least \$1,200 by April 30.
- Make regular deposits toward your goal.
- Complete homeownership readiness education.
- Close on your home within the next two years.
- We'll match up to \$1,200 of your savings x 3 – that's an extra \$3,600, giving you at least \$4,800 toward your down payment or closing costs!

Income guidelines and a minimum savings threshold apply. Full program details will be reviewed before enrollment.

Don't miss out – sign up today!

If you're ready to take the first step toward homeownership, scan the QR code and sign up for more information. Our team will help you get started with the Match Savings program and connect you with other great resources to make your homeownership journey successful.



Important Security Reminder: Anyone Who Asks for Your One-Time Code Is a Scammer



Scams continue to get more complex, so it's important to stay aware of the latest tricks. Recently, we've seen fraudsters combine phishing (fake emails or texts that look like they're from your credit union) and phone calls to get around MFA (one-time security code) controls and gain account access.

The sequence works like this: you may receive a text labeled "FRAUD ALERT" asking if you initiated a transaction. If you reply "No," the scammer then calls, posing as our fraud department, and asks you to reset your password. They then ask for the one-time code you receive during that reset. Once you share

it, they complete the reset and take control of your account.

Remember: we will **never** ask you to provide a one-time passcode or verification code or to "approve" a login while you're on a call. If someone asks for such a code, they are trying to fraudulently access your account.

To help reinforce security, we are adding new layers of protection to digital banking. And the next time you do need to reset your password, you may see new guidelines for creating one. The new method will make your password easier for you to remember, but harder for a fraudster to crack.

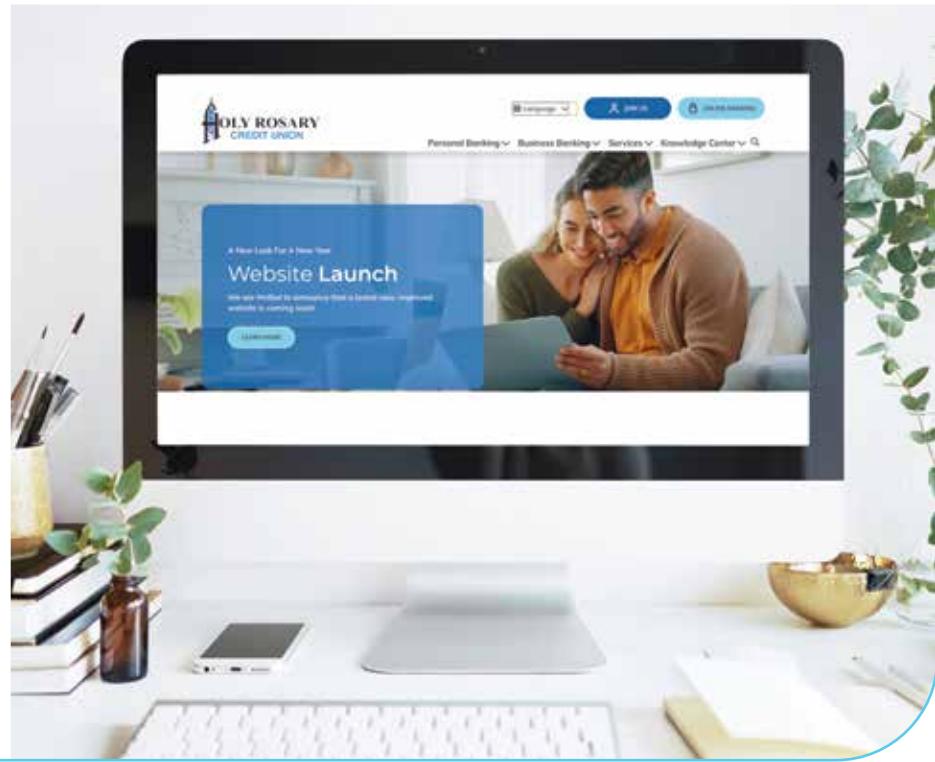


Holy Rosary Credit Union Reimagined: A New Website Is Coming Soon!

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!

This upcoming redesign will provide a modern, user-friendly experience, making it easier for our members to navigate the Credit Union's services and resources. The new website will offer a seamless, intuitive experience across all devices – desktop, tablet and mobile.

Keep an eye out for social media and email updates about the official launch. We can't wait to show you what we've been working on!



Love Your Car, Not Your Payment?

Your car might be everything you wanted – dependable, fun to drive and perfect for your lifestyle. But if your monthly payment is eating away at your budget, it might be time to take another look.

By refinancing your current auto loan from another lender with HRCU, you could lower your monthly payment and save thousands in interest over the life of your loan. **Rates start as low as 5.25% APR!***

If a new car is on your horizon, make HRCU your first stop before heading to the dealership. Getting pre-approved through us means you'll know exactly what you can afford, lock in a competitive rate and shop with confidence. You'll also enjoy fast, local decisions, a variety of terms and friendly service from a team that puts your best interests first.

Whether you're looking to refinance your current loan or finance your next vehicle, we're here to help you drive away with savings and peace of mind.

Start the new year with smarter payments and a loan that works for you.

Apply online at HolyRosaryCU.org today!

*APR=Annual Percentage Rate. All loans subject to credit approval and membership eligibility. Rates and terms are subject to change without notice. See holysrosarycu.org or call 844.456.3211 for current rates.

Chúc Mừng Năm Mới!

Celebrate the Year of the Horse!

February 17, 2026, begins the Vietnamese Year of the Horse (Năm Con Ngựa) – a time that symbolizes strength, energy and perseverance. As we welcome the Lunar New Year, may it bring you good fortune, happiness and success in every endeavor.

Keep an eye out for information on in-branch celebrations. We'd love to see you there!



February Commemorates 100 YEARS OF BLACK HISTORY MONTH

The 2026 theme for Black History Month is "A Century of Black History Commemorations." This celebrates the 100th anniversary of the first Negro History Week in 1926, founded by Dr. Carter G. Woodson, and reflects on how Black history has been honored and preserved over time.

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



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, open a Christmas Club account today – just call Video Banking. We make it easy to save money all year round!

Privacy Statement

Federal law requires us to tell you how we collect, share, and protect your personal information. You may review our policy and practices with respect to your personal information at **HolyRosaryCU.org**, or we will mail you a free copy upon request if you call us at 816.221.2734.

HOLIDAY CLOSINGS

New Year's Day

Thursday, January 1

Martin Luther King Jr. Day

Monday, January 19

Presidents' Day

Monday, February 16

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)

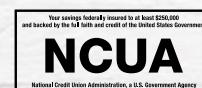
For the hours of operation for each branch, please call or visit our website.

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

HolyRosaryCU.org



facebook.com/HolyRosaryCU



Federally Insured by NCUA

