

StarLink

Fall Issue 2012

Lobby Hours:

Monday – Friday 7:30 a.m. – 5:00 p.m.

Drive Thru Hours:

Monday – Friday 7:30 a.m. – 6:00 p.m.



www.facebook.com/HCFCU
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HCFCU Announces Scholarship Winner



(Left photo L to R: Board Chairman Larry Dehnert, Director Darla Coons, Treasurer Peggy Sparks, Scholarship Winner Adam Tannert, President Vicki Squires, Director Mercedes Leal; Right photo: J.E. "Mac" McCain)

In August, HCFCU selected the winner of the first annual J.E. "Mac" McCain Memorial Scholarship. Adam Tannert of Houston, Tex., was awarded the \$1,000 scholarship.

Adam Tannert is a 2012 graduate of Lutheran High North and is currently attending Southwestern University in Georgetown, Tex., with a major in anthropology and classical languages.

"In keeping with our philosophy of people helping people, HCFCU is honored to support the pursuit of higher education within the community we serve," said President Vicki Squires. "We were impressed with the caliber of the applicants and hope that all of these bright and talented young people achieve their higher education goals."

J.E. "Mac" McCain served as an HCFCU board member and credit union advocate for over 20 years and the scholarship was established in his memory in 2012 because of his dedication to higher financial education.

Location

1400 Franklin Street
Houston, TX 77002
(713) 755-5160
www.hcfcu.com

2012 Holiday Schedule

We will be closed in observance of these upcoming holidays.

Thanksgiving

Thursday & Friday, November 22 & 23*

Christmas

Monday & Tuesday, December 24* & 25

New Year's Day

Tuesday, January 1

*This is not a holiday for the Federal Reserve.

Upcoming Seminars

Take Charge: Wise Use of Credit Cards
Tuesday, November 13
5:30 p.m. - 7:00 p.m.

All seminars are free and open to all of our members.

Need to find an ATM?



Look for the Allpoint® logo! Use the locator tool on our website or download the application for use with iPhone®, Android™ and Blackberry™ devices.



Harris County Federal Credit Union is an Equal Housing and Equal Opportunity Lender.



Your savings are federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government. NCUA, a U.S. Government Agency.

Use Your Debit Card and Win!

Stop carrying around checks this fall and swipe your debit card instead. Debit cards are simple to use, widely accepted and every time you use your debit card with a signature* between Oct. 1st and Nov. 30th, you'll be entered for a chance to win a Kindle Fire!

*Pin-based transactions will not be entered in the contest

Answer the call of the open road

Auto loans starting as low as 1.99% APR*

*Annual Percentage Rate

Let It Ride!

Feeling lucky? Let it ride for a chance to win a \$250 gas card!

With auto loan rates as low as 1.99% APR¹, the odds are in your favor. This October², let us help you beat the dealer and drive away with your dream car at a great rate and a chance to win \$250 of free gas!

You'll win with:

- ◆ Rates as low as 1.99% APR
- ◆ Flexible terms and convenient payroll deduction
- ◆ Optional GAP and Extended Warranty coverage
- ◆ Optional Credit Life and Disability insurance

For more information, visit www.hcfcu.com.



¹APR = Annual Percentage Rate

²Auto loans booked from 10/1/12 to 10/31/12 are eligible for drawing. Refinances of current HCFCU auto loans are not eligible.

University of Houston football is back and so is our tailgate! We'll be set up on Oct. 13th vs. UAB and again on Nov. 10th vs. Tulsa for Homecoming. Stop by to chat with the HCFCU crew and join in on our roaring Cougar spirit!



Splurge for School Winners Go Shopping

Splurge for School winners Darien Campbell (L) and Dylan Jircik (R) met up with HCFCU President Vicki Squires at Target on Aug. 14th for a back-to-school shopping spree and walked away with a slew of schooltime loot!



Darien, a sophomore at C.E. King High School, and Dylan, a 6th grader at Anahuac Middle School, won a Splurge for School certificate, a \$100 back-to-school shopping trip and a \$75 AMC Theatres gift card.

The Splurge for School contest was open to Kid's Treasure account holders, ages 5 to 17, who deposited a minimum of \$5 into their accounts beginning June 1, 2012 and ending July 31, 2012.



Give Thanks by Giving Back!

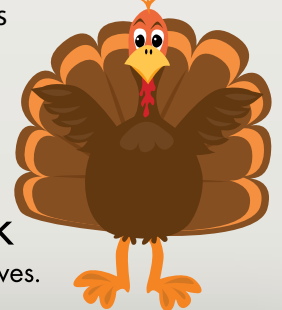
Help us give back this holiday season!

HCFCU is teaming up with the Houston Food Bank again to collect non-perishable food items for Thanksgiving.

We will be collecting all food items between Nov. 1st and Nov. 21st.

And for every new **Like** our Facebook page receives during November, HCFCU will donate \$1 to the Houston Food Bank!^{*}

Monetary donations are welcome. Please make all checks payable to the Houston Food Bank.



houston  foodbank

Filling pantries. Filling lives.

^{*}Up to a maximum of \$500

Spotted!

Right: Marco Hernandez gets ready for a big day at Precinct One's Bright Futures Fair on Aug. 3rd



Left: (L to R) Rachel Morales, Vicki Squires and Christa Martin give blood at Harris County Employees' Summer Blood Drive Days on Aug. 8th

Have You Moved?

If you have moved recently, don't forget to update your address with us.

Update your e-mail address at the same time to ensure you stay in the loop on rate changes, special offerings and news!