

StarLink

Spring 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.

The Wait is Over!

Say goodbye to the days of waiting seven to ten days for your new debit card and Personal Identification Number (PIN) to arrive in the mail. Instant Issue Debit Cards have arrived at Harris County Federal Credit Union!

Launched in late March, our new program offers instant solutions for members opening new accounts or members who have lost or have had their debit cards stolen. Now, you can come into our branch for a new or replacement card, and walk out with the activated and ready to use card the same day! It's as easy as 1-2-3!

Step 1: Request your new or replacement debit card. The card will be ready for you in a matter of minutes.

Step 2: Activate your card and choose your PIN in-branch.

Step 3: Enjoy instant access to your funds!

For more information, visit www.hcfcu.com.

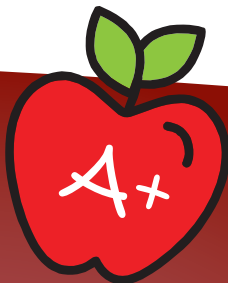
Making the Grade

The end of the school year is just around the corner!

Submit your children's report cards by July 15th to be eligible for our annual Good Grades Rewards Program!

Kid's Treasure account holders receiving all A's and B's (or the equivalent) for the school year are rewarded with \$5.00 per qualifying grading period (up to \$20.00 per year).

Report cards can be faxed, mailed or dropped off in person. Keep an eye on www.hcfcu.com for more details as the deadline gets closer!



All lenders are not created equal.

Don't take a risk on someone you don't know. Let us pre-approve your mortgage loan today.

Location

1400 Franklin Street
Houston, TX 77002

(713) 755-5160

www.hcfcu.com

2012 Holiday Closings

We will be closed in observance of these upcoming holidays.

Good Friday

Friday, April 6*

Memorial Day

Monday, May 28

**This is not a holiday for the Federal Reserve*

Hazel Thompson Retires

After 23 years of dedicated service, Hazel Thompson retired from the credit union on March 6th. Hazel served as Vice President of Collections since 2002.

All of us at HCFCU thank her for the many years of loyalty and hard work, and wish her the best of luck in her new adventures!

2011 Annual Report is Here!

Missed your copy of the 2011 Annual Report at the Annual Meeting?

Stop by HCFCU for your free copy or call a credit union representative and we'll send a copy to your home address!



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.

Real Time Information, Real Fast!

Starting in May, you can use your phone to check the balances of your favorite accounts and keep informed with real time account information alerts for free* with our new Text Banking service!



With Text Banking you can:

- Send a text message command to receive text messages regarding the balance of your checking, savings, loans, certificates and credit card accounts.
- Enroll in e-Alerts and receive notices regarding account balances, deposits, withdrawals or when a payment is due.

How to Get Started

Enroll in Text Banking by clicking on the **Go Mobile** button on the **It's Me 247** toolbar. Then, select **Text Banking Home** to access the enrollment screens. After enrollment, text commands to **IM247 (46247)** to receive on-the-go information about your favorite accounts.

Visit our website at www.hcfcu.com for more information on the quickest, most convenient way to stay connected to your accounts!

*Standard text messaging rates apply. Check with your carrier.



Gutter Champs! HCFCU employees and family members teamed up with surrounding Houston credit unions on March 24th for the **6th Annual Houston Chapter of Credit Unions Bowling Tournament** benefitting Houston Children's Charities. Check out our social media pages to see how they fared and for pictures of the charitable bowl-a-thon!



Plan for the Unexpected

There's no way to predict an injury, illness or an unexpected death, but you can take steps along the way to make sure your loved ones are provided for if the unforeseen were to happen. Protect your loan with MEMBER'S CHOICE® Credit Disability and Credit Life Insurance.

With MEMBER'S CHOICE Credit Disability and Credit Life Insurance, the premium is included in your monthly loan payment. By taking a few simple steps while signing your loan paperwork, you're helping take responsibility for your family's financial future.

Not sure about it? Try it free for 30 days! If your coverage is cancelled within the first 30 days, you will receive a full refund. Use the Loan Calculator on www.hcfcu.com to calculate your loan payments with the added Credit Disability and Credit Life Insurance coverage.

For more information, please contact a loan officer.

1400 Franklin Street | Houston, TX 77002 | Phone: (713) 755-5160
| Fax: (713) 755-8982 | Audio Response: (713) 755-5160 opt. 1



Log in to Mobile Banking for a chance to win an iPad®!

Mobile web allows you to:

- Access your account information at your convenience
- View account balances and details for savings, checking, certificates, loans and credit cards
- View pending transactions
- Perform instant transfers between accounts (as allowed in **It's Me 247** Online Banking)

Every time you log in to **It's Me 247** Mobile Web Banking, you'll be entered for a chance to win an Apple iPad!

All entries received from April 1 to May 31, 2012, will qualify and be entered into the drawing. Must be 18 or older. Each time an eligible member accesses their credit union account by logging onto **It's Me 247** Mobile Web Banking during the contest period they will be entered in the contest allowing for multiple entries.

Feel the Love

In love with your car, but not your monthly payment? Refinance your auto loan through HCFCU and drive away with the savings!

Our auto loans start as low as 1.99% APR* and we offer optional GAP insurance and extended warranty coverage.

Talk to a loan officer today to start loving your lower payments!

*Annual Percentage Rate
Does not include refinances of existing HCFCU auto loans

Have You Moved?

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

Also make a note to update your e-mail address to ensure you stay in the loop on rate changes, special offerings and news!

