

# StarLink

Summer 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.



## Your Home Need A Little Work?



Give it an **EXTREME HOME MAKEOVER** without the extreme rates this summer with a home equity loan from Harris County Federal Credit Union.

With rates as low as 3.99% APR<sup>1</sup>, now is the perfect time to get those renovation projects off the planning board and into your home.

Whether you are remodeling to increase your home's curb appeal or using the money for a special purchase, home equity loans can provide a source of cash for most any reason.

And through August 31<sup>st</sup>, HCFCU will pay the closing costs<sup>2</sup> for all new home equity loans<sup>3</sup>.

Talk to a loan officer or visit [www.hcfcu.com](http://www.hcfcu.com) for more information.

<sup>1</sup>Annual Percentage Rate | <sup>2</sup>Up to a maximum of \$200 | <sup>3</sup>Does not apply to refinances of existing HCFCU home equity loans  
Promotion is only valid for home equity loans that close from July 1, 2012, through August 31, 2012.

## We Want to Buy Your School Supplies!

Enter the Splurge for School contest for a chance to be one of two lucky winners of a \$100 back-to-school shopping spree with HCFCU President Vicki Squires!



All Kid's Treasure account deposits of \$5 or more made between June 1, 2012, and July 31, 2012, automatically enter you into the contest. Each qualifying deposit earns one entry.

Visit [www.hcfcu.com](http://www.hcfcu.com) for official rules and eligibility requirements.



## The perfect card is waiting for you.

Apply for your HCFCU credit card today.



### Location

1400 Franklin Street  
Houston, TX 77002  
(713) 755-5160  
[www.hcfcu.com](http://www.hcfcu.com)

### 2012 Holiday Schedule

We will be closed in observance of these upcoming holidays.

*Independence Day*  
Wednesday, July 4

*Labor Day*  
Monday, September 3

### Upcoming Seminars

*Understanding the Home Buying Process*  
Tuesday, July 17  
5:30 p.m. - 7:00 p.m.

*ID Theft: Who's Got Your Number?*  
Tuesday, September 18  
5:30 p.m. - 7:00 p.m.

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

### Report Cards are Due!

Don't forget to submit your children's report cards by July 15<sup>th</sup> to be eligible for the Good Grades Rewards Program!

Report cards can be faxed, e-mailed ([vking@hcfcu.com](mailto:vking@hcfcu.com)), mailed or dropped off in person. Visit [www.hcfcu.com](http://www.hcfcu.com) for more details!



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.

## Avoid Home Buying Frustration

Getting ready to purchase a new home? Whether it is your first or you are upgrading, be prepared for what lies ahead. With the sting of the housing downfall still in the rearview mirror, the home loan process has become more complex. But armed with a little extra knowledge, you can avoid these common home buying frustrations and turn it into what it should be—an exciting time in your life!



**Loan Approvals:** Start by getting pre-approved and asking what documents (i.e., W2s, tax returns) are needed to get the ball rolling.

**Property Conditions:** Purchasing “fixer-uppers” can be a good investment, but be aware that some may not pass appraisals as is. Bypass this road block by asking about underwriting qualification standards.

**Appraisals:** Due to new regulations, be prepared for appraisers to take more time evaluating the property, which could slow down the home loan process. Remember to consider this in your timetable.

If you're interested in pre-approval or have questions about the home buying process, visit [www.hcfcu.com](http://www.hcfcu.com) or talk to a loan officer today!

## Scholarship Recipient To Be Announced Soon

HCFCU will be announcing the recipient of the J.E. “Mac” McCain Memorial Scholarship in the upcoming weeks. A big thanks goes out to all of the outstanding students who applied. It was a tough decision!

## ID Theft - The Invisible Crime

According to a Javelin Strategy & Research report, over 11.6 million Americans fell victim to identity theft in 2011. The upside is that you can help prevent this invasive crime by making a few simple changes.

**Review your monthly statements.** Look for irregularities or unusual purchases that could indicate identity theft.

**You are who you tweet.** Despite warnings, people are still sharing significant amounts of personal information on social networking sites. Information such as your full birth date and phone number can be used to falsely authenticate your identity. Check your account settings to maximize security and remove certain personal information.

**Be careful of what you disclose over the phone.** Never provide personal information unless you initiated the call and are certain you are dealing with a reputable party. Remember, HCFCU will never ask for sensitive information over the phone.



## Switch to E-Statements for a Chance to Win an iPod® Touch!

Get secure, instant access to your statements each month and reduce clutter by opting for paperless statements.

Instead of receiving your statement through traditional mail each month, an e-mail notification will be sent when your statement is ready to view in **It's Me 247 Online Banking**.

Make the switch to e-statements and enter the contest through **It's Me 247** by clicking **Preferences** and completing the enrollment for e-statements.

All entries received from July 1, 2012, through August 31, 2012, will qualify and be entered into the drawing.

## Cause for Paws Goes Big!

Thank you to all of our members who donated to the Cause for Paws drive in May. With your help, we collected over 175 items and raised a barking \$605 for the Houston SPCA!

We know there are a lot of happy cats and dogs because of your generosity!

## 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!