

# StarLink

Winter Issue 2013

**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  
@HarrisCountyFCU

## Member Appreciation Days

Harris County Federal Credit Union is kicking off the new year by giving back to our biggest fans—our members! A credit union is only as strong as its members and at HCFCU we are not just strong, we are **MEMBERstrong!**

As a way to show our appreciation to the loyalty and commitment shown by our members each and every day, we will be hosting four Member Appreciation Days beginning in January.

On Member Appreciation Days, the first 150 members who visit the branch and drive thru will receive a commemorative MEMBERstrong 2013 gift. The HCFCU crew will also be handing out fresh-popped popcorn and lemonade from 11 a.m. to 2 p.m. inside the branch.



**MEMBERstrong 2013 Gifts:**

- January 11<sup>th</sup>: Drawstring backpack
- January 18<sup>th</sup>: Stadium towel
- January 25<sup>th</sup>: Stainless steel tumbler
- February 1<sup>st</sup>: T-shirt

Make plans to join the celebration—this is your day!

### Location

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

### 2013 Holiday Schedule

We will be closed in observance of these upcoming holidays.

*New Year's Day*

Tuesday, January 1

*Martin Luther King, Jr. Day*

Monday, January 21

*Good Friday*

Friday, March 29\*

*Memorial Day*

Monday, May 27

*Independence Day*

Thursday, July 4

*Labor Day*

Monday, September 2

*Thanksgiving*

Thursday & Friday\*, November 28 & 29\*

*Christmas*

Tuesday\* & Wednesday, December 24\* & 25

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

## Enter Your E-mail to Win!

Enter your e-mail address for a chance to win an Xbox 360 with Kinect! Visit **It's Me 247 Online Banking** and click **My Personal Information** under the **Preferences** tab, or submit your e-mail address to a credit union staff member for entry.

All entries received between January 1, 2013, and February 28, 2013, are eligible.



What does 2013 hold for you?

Start saving for your financial goals today.



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.

## Shape Up Your Credit in the New Year

Start the new year with the resolution of whipping your credit into shape!

Putting some muscle on your credit history is as important as staying physically fit, and the easiest path is through the responsible use of credit cards. With a positive track record of credit card use, you can reduce the interest rate charged on the credit cards themselves as well as the rates on car loans and even mortgages.



Follow these tips to shape up your credit in the new year:

- Use your credit card regularly, but not excessively
- Make on-time payments each month
- Pay more than the monthly minimum amount
- Track your credit card charges throughout the month
- Check your credit history annually; you are entitled to one free credit report each year

Call, click or stop by to learn how you can get fiscally fit in 2013!

**Want to get courtside with HCFCU?** HCFCU is sponsoring the University of Houston men's basketball game on January 26<sup>th</sup> versus conference rivals, the UAB Blazers. HCFCU will be set up inside prior to tipoff and will keep on rockin' throughout the game! Speak to a credit union staff member for tickets to the game.

## Save the Date!

Join Harris County Federal Credit Union for our Annual Meeting as we discuss the success of 2012 and the goals for HCFCU in 2013!

Dinner tickets will go on sale March 6<sup>th</sup> for \$2 at the credit union. Purchase your tickets at the teller line.

Come out and meet the other member-owners of your credit union, enjoy a great meal and maybe win some cash!

When: Wednesday, March 27, 2013  
5:30 p.m. - Dinner  
7:00 p.m. - Meeting

Where: Knights of Columbus Hall  
607 E. Whitney Drive  
Houston, TX 77022

## Zero. Zilch. Nada.

Harris County Federal Credit Union is a proud member of the Allpoint® Network, providing access to over 350 free ATMs at your favorite Houston-area CVS/pharmacy®, Target® and Walgreens® stores. As an HCFCU member, you're automatically enrolled to receive free ATM access at the convenient location nearest you as often as you like; it's all surcharge-free!

### It's as easy as 1-2-3!

1. Visit Houston-area CVS/pharmacy, Target and Walgreens stores
2. Locate the Allpoint Network sticker on the ATM
3. Gain FREE access to your cash anytime you need it!

HCFCU brings you convenience and savings...where you shop! Proceed with your happy dance! (Go ahead, no one's watching.) For a complete location list, visit [hcfcu.com](http://hcfcu.com).

Enjoy that fee-free feeling.



Use your phone to check your accounts—it's the quickest, most convenient way to stay connected to HCFCU! Enroll for text banking by selecting the **Go Mobile** button on the **It's Me 247 Online Banking** toolbar.



### 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!