

StarLink

Winter Issue 2014

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 January 10.

On Member Appreciation Days, the first 250 members to visit the branch and drive thru will receive a commemorative MEMBERstrong 2014 gift. We're also giving away a Fitbit® Force Band, a Bose® Soundlink Mini Bluetooth speaker and a Google Nexus 7 tablet to three lucky members on January 31. (Visit www.hcfcu.com for entry information.)



MEMBERstrong 2014 Gifts:

- January 10: Duffle bag
- January 17: Tumblers
- January 24: T-shirt

Mark your calendars to join the celebration. This is your day!

Enter Your E-mail to Win!

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

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



We think you're pretty special, too.

Tell us about your HCFCU experiences at www.hcfcu.com.

Location

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

2014 Holiday Schedule

We will be closed in observance of these upcoming holidays.

New Year's Day

Wednesday, January 1

Martin Luther King, Jr. Day

Monday, January 20

Good Friday

Friday, April 18*

Memorial Day

Monday, May 26

Independence Day

Friday, July 4

Labor Day

Monday, September 1

Thanksgiving

Thursday & Friday*, November 27 & 28*

Christmas

Thursday & Friday*, December 25 & 26*

*This is not a holiday for the Federal Reserve.

Upcoming Seminars

Preparing to Purchase a Home: The Keys to Home Ownership

Tuesday, February 11
5:30 p.m. - 7:00 p.m.



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.

I Heart HCFCU

We want to hear your story! Become an official Harris County Federal Credit Union spokesperson by telling us what the credit union has done for you.

It's easy! Beginning January 6, take a photo holding up a sign or record a short video (up to two minutes) telling us how HCFCU has impacted your life using the "I Heart HCFCU" theme.



Then, send us your photo or video via e-mail to christa@hcfcu.com by Friday, February 28.

Photo and video submissions will be used on www.hcfcu.com and our social media pages beginning February 2014. For more information and the official rules, visit www.hcfcu.com.

HCFCU reserves the right to decline the usage of any photo or video deemed unacceptable or inappropriate.

What is Safer, Faster and Easier? Your Debit Card!

Your debit card makes everyday shopping simple: safer and less bothersome than cash, quicker and easier than checks and accepted wherever Visa® debit card is honored. Plus, there's no bill at the end of the month. It's easy! Just swipe, select credit and sign.

Save the Date

Join Harris County Federal Credit Union for our Annual Meeting as we discuss the success of 2013 and the goals for HCFCU in 2014!

Dinner tickets will go on sale March 5 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 26, 2014
5:30 p.m. - Dinner
7:00 p.m. - Meeting

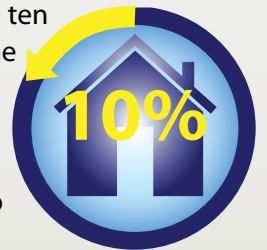
Where: Knights of Columbus Hall
607 E. Whitney Drive
Houston, TX 77022

1400 Franklin Street | Houston, TX 77002 | www.hcfcu.com
Phone: (713) 755-5160 | Fax: (713) 755-8982

Take It Off the Top

You've made the decision to buy a house, but now you're facing the next hurdle—saving money for the down payment. If you're finding it hard to put money away after paying your bills and living expenses, take heart. It's a common problem.

The trick is to shave it off the top. So, if you've decided to save ten percent of your income to buy a home, that ten percent must come right off the top of your paycheck before you do anything else.



Will you be able to live off 90 percent of your income? Absolutely. But, if you take care of everything else before saving and just save "whatever's left," you'll find that nothing is.

If you're serious about becoming a homeowner, use this tip from HCFCU and take it off the top!

Want to get courtside with HCFCU?

We're sponsoring the University of Houston basketball game on February 22 vs. UCF. We'll 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.

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!

