

Homebuyer Tips

The dream of homeownership is not as difficult as you might think. We're happy to walk you through the whole process and our experts know just what it takes to make your dreams a reality. There are many options available for just the right fit for your financial objectives and because you're a member of the credit union, you can take advantage of great low rates only available for members. Visit us online at www.hcfcu.com/loans/mortgages or give us a call today to begin making your dreams come true.

Tips to Help You Buy Your First Home

Roberta Pescow, author with NerdWallet

Purchasing your first home can feel like an impossible dream, with many hurdles between you and that front door. But some solid planning goes a long way toward achieving your goal. Here's how to join the ranks of American homeowners.

Optimize your credit score

It can take months to improve your credit score, which is one of the most important factors in getting approved for a mortgage. So examine your credit history long before house hunting to spot and clear up any mistakes. Start taking steps now to improve your rating. You can get a free report once a year from each of the three major rating bureaus, but there's a small fee to get your score.

Save a down payment

One of the biggest obstacles to buying a home is coming up with a down payment, which may need to be at least 20% to avoid costly charges for private mortgage insurance, or PMI. But some types of home loans don't require any money down for borrowers who meet certain qualifications.

To amass as much cash as possible, start years before you plan to buy. Set a budget and make lifestyle changes to cut back on unnecessary spending, such as dining out and taking pricey vacations.

Establish an objective and a savings rate as well as a date to reach your goal, and stick to it. Consider setting up an automatic savings plan that places a set amount from either your checking account or paycheck deposits in a savings account. If you have retirement funds, you may be able to borrow from them as well, and family gifts or loans can also help.

- To read more "Tips to Help You Buy Your First Home" visit our latest news posting www.hcfcu.com/homebuyingtips/

Take Comfort.



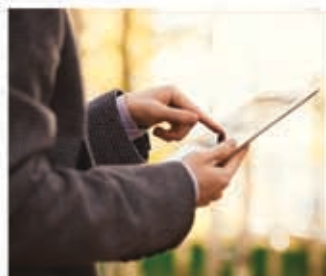
Home ownership is possible with **HCFCU!**

April is Home Loan Referral Month!

Know someone who is looking to buy a home? Tell them we are here for them! Refer us your member qualified friends, family and co-workers for a mortgage loan from April 1, 2015 through April 30, 2015 and receive \$50 when they close. Head over to hcfcu.com/loans/mortgages to begin. It's easy to complete the home loan application online. You make the memories, we'll make it possible.



**TURN YOUR
HOME OWNERSHIP
PLANS
INTO A REALITY**



Enroll in e-Statements for a chance to win a Canon camera from CU Answers.

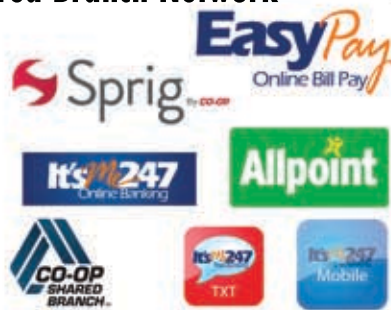
Enter the contest by visiting your Info Center in It's Me 247, visit the E-Statements options & complete enrollment.

Visit hcfcu.com for more information!



eServices | Mobile Banking | Allpoint ATM | Shared Branch Network

Always on the go? Do you find it hard to make it downtown to the branch? Don't worry, HCFCU has helped eliminate those worries with a full line of eServices, helping keep you connected to your money! We are a proud member of the Allpoint network, providing access to surcharge free ATMs worldwide. Along with being a part of the shared branch network giving you nationwide access to your money when you need it most. Visit www.hcfcu.com or speak with a Credit Union Representative for more information!



GIVE THE GIFT OF MEMBERSHIP

Let the world know how awesome your credit union is to you! With every qualified referral of a friend, family member or co-worker for a HCFCU membership you enter yourself into the monthly drawing to win \$100!

Between June 1st and June 30th, we are also rewarding new checking accounts with an opportunity to win \$50.

Visit www.hcfcu.com/junemember for more!



Try out **Googolplex** today by clicking the link on our website at www.hcfcu.com/kt



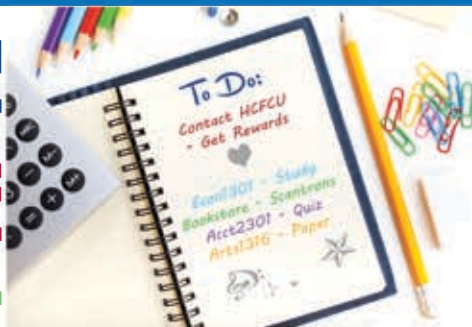
5-Spot: For ages 6-10; Learn important financial concepts with interactive games, stories & more!

A-J's: For ages 11-13; Dive into fun with creative interaction while learning about money & responsibility!

C-Note: For ages 14-18; Sail the high seas with interactive games that teach real-life money skills.

A checking account designed for our members 16 - 25 years of age. It is essentially free to use when you sign up for some everyday services. It also helps students avoid fees & service charges plus rewards for good grades and graduation! Ask a MSR for more information!

**YOUNG
ADULT
SHARE
DRAFT
ACCOUNT**



Scholarship Deadline Near!



HCFCU is awarding 4 graduating high school seniors for the Fall 2015 school year. Applications for the J.E. "Mac" McCain Memorial Scholarship must be postmarked or received by Friday, April 3, 2015.

To apply, download the application at www.hcfcu.com/scholarship



LET US BUY YOUR SCHOOL SUPPLIES!

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

All Kid's Treasure account deposits of \$10 or more made between June 1, 2015 and July 31, 2015, automatically enter the account holder into the drawing. Every qualifying deposit earns one entry!

Winners will receive: \$100 Shopping Spree, \$75 AMC gift card, & more!
See website for full contest details.



Kid's Treasure Good Grades Reward Program

Submit your 2014-2015 report cards no later than July 15, 2015 to be rewarded for all your A's and B's earned through the school year. You can earn \$5 per qualifying period, up to \$20 for the year to be deposited into your Kid's Treasure account by the end of July! Report cards can be dropped off in person, faxed, emailed or mailed in to the credit union. Report cards from previous school years will not be accepted.

HCFCU Sweet Summer Deals + MAC Summer Car Sale = *amazing deals for members!*



Race on over to HCFCU's Candy Castle this May for our Sweet Summer Deals! This May we are offering a sweet discount on our already low rates, starting as low as 1.24%*! Ask your loan officer how to get the King Kandy of low rates**. Don't get stuck in the Molasses Swamp because we want to sweeten the deal for everyone that closes on their auto loan during the month of May with selection from a \$50 Visa Gift card or 90 day deferred payments.

Hurry the sale ends May 29th!

Visit www.hcfcu.com/candyland for more info!

Not in the game for an auto loan?

During May, HCFCU is bringing our members sweet treats every Friday!

5/8 & 5/22 - Enjoy frosty sweets from FríoHana's Shave Ice!



5/15 & 5/29 - Snack on sweet treats from HappyFatz's divine delights & gourmet bites!



*APR is the Annual Percentage Rate. Rates quoted are offered based on excellent credit history for an individual and key loan characteristics, including but not limited to amount, term, and vehicle characteristics. Actual APR may vary based on credit history and applicable discounts. **Lowest rate offer valid based on a 36 month loan term, 20% down and excellent credit history along with add-on services. Current HCFCU loans are not eligible for refinancing with promotional rate.

Enter for a chance to win a 42" flat screen TV by visiting

hcfcu.carsale.memberautocenter.com

Hurry offer ends May 31, 2015!

SHOW ME THE CARFAX!

Member Auto Center (MAC) announced the addition of CarFax® vehicle history reports to its member car buying website, enhancing MAC's already robust set of online car buying tools available to credit union member car buyers and their staff. This addition is very significant because more than 90% of Member Auto Center dealer partners use CarFax® and this translates into complimentary CarFax® reports on most of the preferred dealer pre-owned inventory!

9 Tips to Improve Your Car-Buying Experience



Buying a vehicle can be exciting. It opens the door to independence, endless activities and the ability to accomplish all the little tasks of everyday life. If you take the time to find the right vehicle — whether it's brand-new or simply new to you — you'll have reliable transportation for years. A vehicle is a big investment, though, so it's important to find the right car without demolishing your budget. Here are nine ways to improve your car-buying experience.

1. Figure out how much car you can afford before you start looking. This prevents the heartache that can come from falling in love with a vehicle only to discover it's out of your price range. If you don't have any money set aside, try saving up for a down payment before shopping. Check the NADA guides for pricing of cars that pique your interest. Values are affected by the make and model, year, options, mileage and overall condition.

2. Weigh buying new versus pre-owned. A shiny new car is more exciting than a used model, but it's also more expensive. Look at your budget. An auto loan from a financial institution such as Harris County Federal Credit Union can make buying a reliable vehicle more doable. Make sure to consider such factors as fuel economy and insurance when figuring out the cost to own the car or truck you have in mind.

3. Make sure what you buy fits your needs. To find the right ride, think about how you'll probably use it. Who'll be the primary driver? If ownership is to be shared, choose a model that's comfortable for everyone. Expecting to take a lot of road trips? Find a car with lower mileage to lessen the frequency of breakdowns and repairs.

4. Choose a vehicle that balances comfort and safety. Factor in how many passengers you'll have on a regular basis. If you have kids, look for a vehicle where passenger space and air bag structure are practical for child safety seats.

5. Buy from a reputable seller. Get references from friends and family. Be careful about buying from an individual, and make sure a used vehicle is mechanically sound. If you don't know your way around an engine, bring along a friend or relative who does, or ask to have a mechanic look over the car. Never buy a car without a title.

- To read more of "9 Tips to Improve your Car-Buying Experience" visit our latest news posting www.hcfcu.com/autobuying



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Lobby Hours:

Monday - Friday 7:30 am - 5:00 PM

Drive Thru Hours:

Monday - Friday 7:30 am - 6:00 PM

2015 Holiday Schedule

We will be closed in observance of these upcoming holidays.

*This is not a holiday for the Federal Reserve

Good Friday

Friday, April 3*

Memorial Day

Monday, May 25

Independence Day

Friday, July 3*

Promotional Winners:

Congrats to all our lucky members! Next time the winner could be you!

Monthly Member Survey:

December: Suzanne J
January: Phillippa T
February: Carlos D

Gift of Membership:

Josephine C
Sharon S
Edward S

Let's Connect:



Facebook.com/hcfcu

YouTube.com/user/hcfcu

Instagram.com/HarrisCountyFCU

Twitter.com/HarrisCountyFCU

Google.com/+HarrisCountyFederalCreditUnionHouston

UPCOMING MEMBER SEMINARS

Topic To Be Determined

Tuesday, June 2, 2015

6:00 PM - 7:00 PM

Live Webinar - YOUTH ONLY: Money Management

Tuesday, May 26, 2015

4:00 PM - 5:00 PM

Have you seen us at your location?

It can be very difficult to make it downtown so we're eliminating part of the hassle and stress by coming to you! Talk to your HR coordinator to find out the next time we'll be in your area.



You can also visit

www.hcfcu.com/cuatwork



Star Link

Spring 2015

