

# Star Link

## Fall 2015

### Eat & Be Merry This November

Dine out with your HCFCU debit card at select restaurants and you could win \$50! Whether you are heading out to lunch during the week, or having a date night - your HCFCU debit card is perfect! Just swipe, and sign at select restaurants & for every 5 transactions, you will gain 1 entry into our drawing. Enjoy dining out at any of these restaurants between November 1, 2015 and November 30, 2015 for your chance to win!

-Treebeards	-El Tiempo Cantina	-Pinks Pizza
-Pappas BBQ	-Brothers Taco House	-Frank's Pizza
-Pappadeaux Seafood	-Original Ninfa's	-Happy Fatz
-Pappasito's Cantina	-Niko Niko's Greek	-BB's Cafe
-Sunrise Taquito	-Star Pizza	-Bernie's Burger Bus

Only signature based transactions that post to the checking account during promotional month at select locations will be considered. No PIN based or debit transactions; account must be in good standing at time of drawing.

From 10/26/15 - 11/20/15, HCFCU will host a food drive to benefit the Houston Food Bank. Credit Union staff and members will be asked to bring items from the most needed list. Members will be given 1 entry into a drawing to win a restaurant gift card for every 5 items donated. Items must be unopened, non-perishable and not expired.

More information can be found at [hcfcu.com](http://hcfcu.com)



### SPLURGE FOR SCHOOL

Two Kids Treasure account holders were recently selected to win a \$100 back to school shopping spree with President, Vicki Squires. This year Shania Baldwin and Gilbert Jimenez were chosen from all of our Star Savers during the contest period. Next year it could be your kids!



We are always

# OPEN

with **It's Me 24/7!**

**Schedule Your Appointment Online At [www.hcfcu.com/loans/mortgages](http://www.hcfcu.com/loans/mortgages)**



Meet Pat Owens, Harris County Federal Credit Union's dedicated mortgage officer. She began her real estate career in 1972 and has held various positions in her years in lending from loan officer to closer and everything in between. She also served in real estate sales for six years giving her the insight to best working with realtors. These years of experience have also made her an expert in working with various types of loans including FHA, VA, USDA, and construction loans.

NMLS# 876546

O 713-755-5160 ext 130 | F 877-625-0732

[pato@homeloanacu.com](mailto:pato@homeloanacu.com)

To find a Realtor, please go to [www.cuhomeadvantage.com](http://www.cuhomeadvantage.com)

**Come with questions and  
let her put her expertise  
to work for you!**



NCUA

CU MEMBERS



## Review us on **Google** & you could win **\$50!**



*It is simple.*

Google, "Harris County Federal Credit Union" & click "write a review".  
Give us your rating, and the reason why you love us the most!

The name on your Gmail account must match the name on your credit union membership for the drawing. We will select a review, and the name will be searched in our membership database. Not responsible for outdated account information. One winner will be selected from those reviews posted within the given month.



## Sprig Mobile App is Where It's @

HCFCU has made access to your account easier than ever with the Sprig mobile app! Now, you can manage your money wherever you are, right from your iPhone or Android device. Sprig uses the concept of a wallet, which you create when you add your participating credit union accounts. You can check your balance, make transfers, loan payments and more!

Deposit checks with just a click! The Sprig mobile app allows you to deposit a check into your HCFCU account wherever, whenever, just by taking a picture of the check with your smartphone. It's simple and secure - plus saves you a trip to the branch!

Visit [hcfcu.com](http://hcfcu.com) and click the eServices tab for more info.

### To maintain good credit - live within your means

Consumer debt is growing at an alarming rate. Sometimes it's hard to see it coming before you suddenly find you're a statistic.

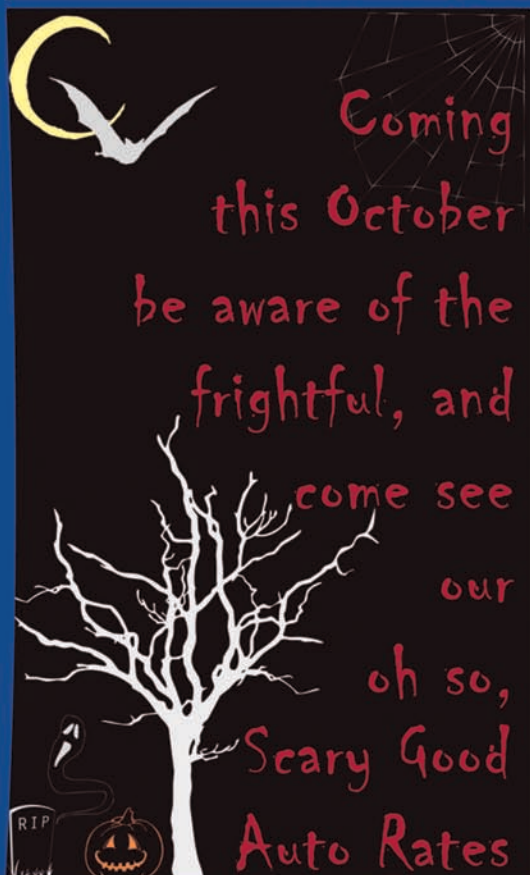
Ask yourself these questions:

Is your spending out-of-control?

Do you feel like you're in over your head?

Are you missing scheduled monthly payments?

If you answered "yes" to any of these questions, you may be headed for serious financial trouble... Visit [hcfcu.com/good-credit](http://hcfcu.com/good-credit) to finish reading



Take a bite out of those high rates and look into lowering your monthly payment!  
This **October** HCFCU has a treat for you!  
Get **90 day deferred payments, AND .25% off** our regular auto loan rates!\*

### No Tricks - Just Treats

For immediate assistance visit us today & speak with a Loan Officer about how we can help save you some money on your monthly auto payment!

\* scary good auto loan rates & offer only available for new HCFCU loans, disbursed during October;

includes non-hcfcu refinances, new or used auto & motorcycle loans; does not apply to current HCFCU loans

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## Tis The Season...

Give a gift this year that comes with rewards!

Send us your qualified member referral and you will be entered into our monthly Gift of Membership drawing. The treats don't stop there because your referral will have the opportunity to win \$50 from Santa's Toy Box!

Visit [www.hcfcu.com/gift](http://www.hcfcu.com/gift) to find out more!

This holiday season, be an angel by bringing a new unwrapped gift for a boy or girl and you can gain entry into our Angels drawing to win a \$25 Visa gift card.

Only 4 prizes will be awarded so grab your entry ticket at the front desk when you drop off your toy for BEARing gifts.

New, unwrapped toys can be dropped off in the credit union lobby beginning November 23rd through December 11th.

For each toy received from a member you can gain one entry into our Angels drawing.

HCFCU will donate an additional \$5 for each toy received up to \$300 and will volunteer at the BEAR distribution center during the month of December.



## Debit Card - Signature or PIN?

When you have the choice, choose "credit" - At the point-of-sale, press "credit" and sign the receipt rather than entering your PIN.

At many merchant locations, you are given the choice of "debit" or "credit" when you present your HCFCU Debit Card. By choosing "credit" you will gain several distinct advantages over "debit".

Visit <https://hcfcu.com/pin-signature> to finish reading



## A Guide to Auto Loans

Doug Gross, author with NerdWallet

The old stereotype of the shady used-car salesman isn't fair to most people who sell cars and trucks. But, accurate or not, it speaks to the fact that buying a vehicle can be challenging, and that it's easy to walk away feeling like you spent more money than you should have.

If you're borrowing to buy a car or truck, the best way to protect yourself is to be smart about an auto loan. Follow these tips to get the best deal.

Visit <https://hcfcu.com/auto-guide> to finish reading these great tips!

## SWIPE & SIGN TO WIN!

Use your Debit Card\* for a chance to win an iPad Mini!



Use Your Debit Card\* for a chance to win an Apple® iPad® Mini! Your Debit Card is simple to use and more widely accepted than checks, easier to qualify, because you use your own money, and safe – there is no need to carry a lot of cash or a checkbook. Every time you use your debit card with a signature you will be entered for a chance to win an Apple® iPad® Mini.

\*Signature-Based Transactions Only

Contest runs from October 1st through November 30th  
Visit [hcfcu.com](http://hcfcu.com) & click the web banner for full contest details





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Houston, TX 77002  
713-755-5160 phone  
713-755-8982 fax  
[www.hcfcu.com](http://www.hcfcu.com)

**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.

*Thanksgiving:* Thursday & Friday, November 26th & 27th\*

*Christmas:* Thursday & Friday, December 24th\* & 25th

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

## Let's Check Up!

### Does your account have:

- ☒ **Current Mailing Address?**
- ☒ **Current Email Address?**
- ☒ **Current Phone Number?**
- ☒ **A Joint Owner?**
- ☒ **A Beneficiary?**

Is there supposed to be?

Is there supposed to be?



Ask a  
Member Service Rep  
to update your  
information today!

# CU<sup>at</sup> WORK

You can email us at  
[cuatwork@hcfcu.com](mailto:cuatwork@hcfcu.com)

We know how difficult it can be to make it downtown.  
Let us help eliminate a part of the hassle and stress that  
dealing with personal finances can create by coming to you.  
Have you seen us at your location? Need us to return?  
Talk to your HR or Manager about when is the next time we can visit!



You can also visit  
[hcfcu.com/cuatwork](http://hcfcu.com/cuatwork)

## Get Secured! <sup>MasterCard</sup>SecureCode

Now it's even safer to shop online!

Secure your MasterCard **CREDIT CARDS** too!  
Visit <http://bit.ly/securecredit> and enter your information.

As a consumer, you want to know that your online purchases are secure. But you also want the ordering process to be easy. Enroll in MasterCard Secure Code today & whenever your card is used at a participating online store, you will be asked for your personal password to verify that you authorize the purchase. This password helps protect your debit cards against unauthorized use.

To sign up, click on "MasterCard Secure Code" at the bottom of our website. A window displaying the MasterCard SecureCode logo will then ask for your card number. It will then prompt you to verify some account information at this secure site and to create your password to complete the transaction. Once you register your card, no one else can use your SecureCode card number at a participating online store without your personal password. Once you activate your card, simply shop like normal - and your MasterCard card number is automatically recognized at check-out. When you submit an order at a participating online store, the MasterCard SecureCode window will appear. Simply enter your password, click submit, and you're done.

## Pay Your Credit Card Online!

Get Clicking - HCFCU Credit Cardholders! You can have secure, online access to your HCFCU Credit Card from home or work, anytime you want. With GoToMyCard, we are bringing card information to our members. It's fast, easy, and best of all it's FREE! View your account balance, available credit, recent transactions, and more. We know you care about security, and we do too. GoToMyCard utilizes SSL technology with 128-bit encryption to ensure security. To register, just visit [www.hcfcu.com](http://www.hcfcu.com) and click on the GoToMyCard link.

### UPCOMING MEMBER SEMINARS

Visit [www.hcfcu.com/free-seminars](http://www.hcfcu.com/free-seminars)  
for an up to date list

### Let's Connect:



[Facebook.com/hcfcu](https://www.facebook.com/hcfcu)

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[Instagram.com/HarrisCountyFCU](https://www.instagram.com/HarrisCountyFCU)  
[Twitter.com/HarrisCountyFCU](https://twitter.com/HarrisCountyFCU)  
[Google.com/+HarrisCountyFederalCreditUnionHouston](https://plus.google.com/+HarrisCountyFederalCreditUnionHouston)