

Star Link

Winter 2016

Inside this Issue:

- Member Notices
- The CU Story
- Kid's Treasure Account
- Splurge for School
- Scholarships
- 2016 MEMBERstrong
- Credit Cards
- Home Equity Loans
- CU@Work
- Auto Loan Referrals
- Gift of Membership
- Annual Meeting

Keeping Members informed about what's going on at the credit union from January - June 2016.



Family is great! Are you a part of the family?

Since 1951 – HCFCU Cares! What started with two people’s desire to provide affordable financial services for Harris County employees, has grown into a family more than 16,000 members strong.

Harris County Sheriff, Buster Kern, was concerned that his deputies were being taken advantage of by predatory lenders and he knew he needed to do something to make a significant difference. He approached an employee of the Sheriff’s department, Thelma Joyce Alsup, and she began working on a solution to make affordable loans a reality for those deputies and all the hard working employees of Harris County. On November 28, 1951, Ms. Alsup, along with sixteen other charter members, contributed \$5 each and signed the document that officially created their solution, the Harris County Federal Credit Union. HCFCU’s former Chairman of the Board, the late Larry Dehnert, would say that Ms. Alsup “had the unique capability to see only the good in people”, and that she “loved life and loved helping people.” While our financial needs have changed dramatically over the last six and a half decades, our purpose remains the same. Caring for individuals and the desire to help people achieve financial success are at the foundation of a credit union that, to this day, is committed to providing personalized financial solutions that enhance members’ lives.

65 years and over 16,000 members later, we continue to build on what Ms. Alsup started...we are Harris County Federal Credit Union.



Houston
1951

Important Member Notices:

Privacy Policy

The Credit Union's Annual Privacy Notice is available anytime at hfcu.com. There have been no changes to the privacy policy since it was last delivered. A link to the current policy can be found on the bottom left side of our website. Just visit hfcu.com and click the link to download or print your PDF copy. If you wish to receive the notice in the mail, please contact us at [713-755-5160](tel:713-755-5160).

Fee Schedule Changes

We will be increasing our [replacement card fee](#) to \$10 due to increased processing costs for EMV. A copy of our fee schedule is located on our website at hfcu.com/resources/cudisclosures. New fee will be effective [02/15/2016](#).

EMV Chip Cards

HCFCU [debit cards](#) will be the first of our cards available with the new chip (EMV) technology. You may have already begun seeing these. Members wishing to receive the new chip (EMV) card right away may order a card via phone and you'll receive it in the mail in 7-10 business days. Please contact us to verify your primary phone number and address on file to ensure prompt delivery and activation of your new card.

HCFCU [credit cards](#) with the chip (EMV) technology will be available in 2016. Please log into your "[GoToMyCard](#)" account and verify that the address and phone numbers on file are correct to ensure proper delivery and activation.

The new chip technology offers added protection to prevent fraudsters from duplicating your information. It offers the user greater security as dynamic data is created, making each chip transaction unique and virtually impossible to replicate. Chip or EMV cards will not offer additional protection for online purchases, so be sure to further protect your card information when shopping online by enrolling in MasterCard SecureCode. And remember, with Zero Liability protection from MasterCard, you're never liable for fraudulent charges that occur.

Upcoming Adventures:

Auto Loan Referral Month

All Year Long - You got your auto loan in October and now it's time to tell your friends about how much money you've been saving! Rev up your rewards this year by starting the year out right! Send your friend in to get an auto loan and when they close, you get \$50 for the referral!



Make your home equity work for you!

Use the value in your home to make improvements, consolidate debt or obtain cash for most any reason.

Financing is available for up to 80% of your home's value and is a great solution for many borrowers.

Low, fixed rates, and access to funds for whatever you need.

Call today or stop by & learn more.

For the latest rates, visit hcfcu.com/rates.



MEMBERstrong♥

It's that time of year again when we shower our members with love! This February, open a checking account to celebrate our big 6-5! New checking accounts opened during February enjoy 60 days with no minimum balance fee¹. You get 2 months to build your balance before your account is subject to any minimum balance requirements.

Members line up every Friday for something special:

February 5th - HCFCU T-shirts and goodie bags for the first 250

February 12th - Lunch boxes and tumblers for the first 250

February 19th - HCFCU Goodie bags for the first 250

February 26th - Messenger Bag and Coffee Mug for the first 250

Each year this event becomes bigger and we're excited to celebrate our 65th year! Last year we gave out hundreds of items to members and this year we are looking to do the same.

Visit: <https://hcfcu.com/memberstrong/> for full details!

1 A copy of our fee schedule can be found on our website by clicking the disclosures tab

Do You Splurge for School?



You should! Turn \$10 into \$100 for school supplies, just like that! Here's how: during **June and July**, for every \$10 deposit into your child's Kid's Treasure account equals an entry into our Splurge for School contest.

DON'T HAVE A KID'S TREASURE?

Open your child a **Kid's Treasure** account today for just \$5! The account earns interest¹ immediately, and setting up a payroll deduction of just \$10 a pay period will help gain your child four entries into our drawing.

Open your child a Kid's Treasure account during **March**, and we will have an extra special something made just for them!

1 Interest rates may change at anytime, for the latest rates visit our website.



ANNUAL MEETING

Each year, HCFCU picks a day to serve our members some good BBQ, hand out some cash prizes, and update our member-owners on our progress from the previous year. Our Annual Meeting is right around the corner! In 2016, our Annual Meeting has been tentatively scheduled for **March 23rd** and it will be held at the Knights of Columbus Hall again. The doors open at **5:30 PM**, and dinner service will start at **6:00 PM**.

To ensure we have enough food for everyone, it's a good idea to buy your tickets early, as they are limited. **TICKETS GO ON SALE March 1st**, and are available at the credit union, this is your dinner ticket. Each person who wishes to have a plate of food must have a ticket, including children. Tickets are still \$2. Please note that the credit union will close at 4:30 PM on March 23rd in preparation for the meeting.

We hope you can join in the fun and look forward to seeing you. We can't wait to tell you all the amazing things we have done this past year!



Tropical Retreats this Spring & Summer

Go green this **March** by enrolling in **eStatements**. Enter to win \$25 just for enrolling in an eco-friendly, and secure way to receive your statements. All you need is an email account to receive a notification that your statement is ready. Find out more at hcfcu.com/gogreen

Summer will be here soon. Will you be dining in New Orleans, swimming in blue waters, or maybe visiting Disney Land? Save for that important trip away by creating an **Alternate Share Account**. Yes, you can have 2 share accounts, but one with a cute name. It takes \$5 to begin the new share account, then add it to your payroll deduction schedule to start saving for next year's holiday cruise! Find out more at hcfcu.com/savings

Summer also means school's out! Saving for kids is never easy, but with our Kid's Treasure account and a payroll deduction you can build something sweet for your sweeties. Our **Kid's Treasure account** begins earning interest on the first \$5 opening deposit. Don't worry, you don't have to save alone because your kiddos year-end report card can earn them **\$20 for good grades**. Yes, their hard earned A's and B's could earn them up to \$20 to be deposited into their Kid's Treasure accounts. Speak to an MSR about opening your kid's account and start saving today! Learn more at hcfcu.com/kt

Yes, there is more....for them. During **March** we are accepting applications for our **J.E. "Mac" McCain Scholarship**! We award students each year with scholarship money to help with college. Scholarship applications will be available online and can be submitted via regular mail, post marked by **April 15, 2016**.



2015 Tax Forms

All you need for year-end will be delivered via email or regular mail. Your year-end statement will include your 1099-INT tax information.

If you have any questions or concerns about your account please contact us.

SURCHARGE FREE ATMs



With the Allpoint network, you have access to 55,000 ATMs world-wide! Download the Allpoint ATM finder app and save yourself some money while you're at the ATM!

We are always



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



Can't make it downtown? Visit a CO-OP Shared branch near you! Find one on our website or download the app to locate one with your gps.

CU^{at}
WORK

cuatwork@hcfcu.com
hcfcu.com/cuatwork

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 the next time we can visit!

Let's Check Up!

Does your account have:

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

Is there supposed to be?

- ☒ A Beneficiary?

Is there supposed to be?



Pay Your Credit Card Online!

Get Clicking - HCFCU Credit Cardholders! With GoToMyCard, we put your card information at your finger tips. It's fast, easy, and best of all it's FREE! View your account balance, available credit, recent transactions, and make payments.

To register, just visit www.hcfcu.com and click on the **GoToMyCard** link.





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U.S. POSTAGE PAID
HARRIS CNTY FEDERAL
CREDIT UNION
BELLAIRE, TX
PERMIT NO: 128

Lobby Hours:

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

Drive-Thru Hours:

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

2016 Holiday Schedule

A full list can be found on our website:

New Years Day: Friday, January 1

Martin Luther King, Jr Day: Monday, January 18

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

UPCOMING MEMBER SEMINARS

Visit www.hcfcu.com/free-seminars
for up to date listings.

Let's Connect:



Facebook.com/hcfcu

YouTube.com/user/hcfcu

Instagram.com/HarrisCountyFCU

Twitter.com/HarrisCountyFCU

Google.com/+HarrisCountyFederalCreditUnionHouston