

Star Link

Spring 2016 *edition*

Reminding Members about what's going on
at the credit union from April - June 2016.

For the credit union's holiday schedule visit
hcfcu.com/holiday-calendar



Vol 1951

www.hcfcu.com

Five Cents

Digital Only Issue:

- Kid's Treasure Account
- Unlock Your Equity
- Hop into Sweet Savings
- 6-5 Checking



Do You Splurge for School?

You should! Turn \$10 into \$100 for school supplies, just like that! Here's how: during June and July, every \$10 deposit made in a Kid's Treasure account equals an entry into our Splurge for School contest. Learn more at hcfcu.com/kt/splurge4school/

DON'T HAVE A KID'S TREASURE? Open a Kid's Treasure account for your little one today, it's just \$5! Speak to an MSR about opening your kid's account and start saving today! Learn more at hcfcu.com/kt

SCHOLARSHIPS We are currently accepting applications for our HCFCU Memorial Scholarships! The scholarships are in memoriam of J.E. "Mac" McCain and El Franco Lee. Each year we award students with scholarship money to help with college expenses. Scholarship applications are available online and must be received or postmarked by April 15, 2016. Learn more at hcfcu.com/scholarships

Auto Loan Referral Month All Year Long -

You got your auto loan in January and now it's time to tell your friends about how much money you've been saving! Rev up your rewards this year by sending your friends to get an auto loan from HCFCU, and when they close, you get \$50 for the referral! Ask for a form in branch or have them mention your name when they close. It's that easy to put \$50 in your pocket.

Visit hcfcu.com for more!

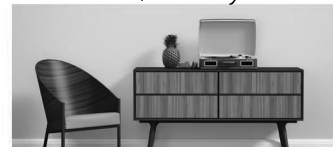


Make Your Home Equity Work for You!

Want a chance to win \$50 for your Home Equity? We can show you how to use the equity in your home to make improvements, consolidate debt or obtain cash for most any reason. A Home Equity loan is a great solution for many homeowners; you get a low, fixed rate for whatever you need. Any HCFCU Home Equity loan generated in April will automatically be entered into a drawing for \$50! That's right, simply add a Home Equity loan to your credit union portfolio during the month of April and you're entered. At least TWO members will win, will it be you?

Speak to a Loan Officer about our Home Equity loans!

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



ALL YOU NEED



IS A GREAT FRIEND & A FULL TANK OF GAS



Do you currently pay too much for your auto loan? Is your current interest rate making it impossible to pay down? Do you wish you would've come to your Credit Union? It happens. Sometimes a dealer can offer a genuine deal that we cannot compete with – congrats, you're part of a small group who happens to qualify for 0% or no money down. It seems pretty nice, but not many can qualify for those kinds of deals & for some, owning a car is simply wishful thinking.

Have you talked to your HCFCU loan officer lately?

Sometimes that dream can be a reality! Whether you're refinancing a current auto loan, buying new or simply new to you, HCFCU has you covered. Hop on over this May for a special serving of rate discounts. Visit hcfcu.com/vehicle-loans or hcfcu.memberautocenter.com to shop for a vehicle today.

HOP IN TO SAVINGS WITH HCFCU

Check This Checking Account Offer!

HCFCU turns 65 this year & we are rewarding new checking account holders with something special. Open a regular Share Draft account, or Premiere Share Draft account during June to celebrate our big 6-5 & enjoy 60 days with no minimum balance fee*. That's right, you get 2 months to build your balance before your account is subject to any minimum balance requirements. See, turning 65 has it's advantages! See full terms and conditions at hcfcu.com/checkthis

Newsletter Reminder

Our StarLink Newsletter will now come via regular mail on a semi-annual basis during Winter & Summer. Each month members will receive a Constant Contact email or digital newsletter reminding them of upcoming promotions or other events going on around the credit union. Keep an eye out for coworkers or other members who are looking to keep in touch with the credit union, and forward the email to them. Any member can subscribe to this email list via online, text message, or QR code. This mailing is separate and different from the emails you may receive from our "Member Reach" database.