

Star Link

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1951

www.hcfcu.com

Five Cents

Lobby Hours:

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

Drive-Thru Hours:

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

2016 Holiday Schedule

We will be closed in observance of these upcoming holidays.

Independence Day: July 4th

Labor Day: September 5th

Thanksgiving Holiday:

November 24th &
November 25th*

Christmas Holiday:

December 23rd* &
December 26th

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

For the full list of dates visit
hcfcu.com/news/holiday-calendar/

MEMBER SEMINARS

Visit 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
+HarrisCountyFederalCreditUnionHouston
Semi-Annual: Vol II

Meet **Chance**. Read
inside how he found
his forever home
from the
HC Animal Shelter



It was just by chance that they saw me online & by chance that they loved me at first sight. I've been swept away to my forever home. Thank you HCPHES! - Chance

"Chance loves to eat & is a great cow dog. He corrals them when they get out & he likes to race. He is also very protective & doesn't like people who are not formally welcomed." - Owner

Issue: July 2016



HCFCU wishes all applicants of our Memorial Scholarship the best of luck in college. This year HCFCU added an additional \$1000 scholarship in memory of El Franco Lee. Our scholarship program awards high school seniors going off to college and is held annually at the end of each school year.

For more information on our Memorial Scholarships visit hcfcu.com/scholarships

CONGRATS TO OUR SCHOLARSHIP WINNERS!

\$1000 Grant Miles Neal is a graduating senior at Splendora High School & will be attending Texas A&M for Construction Science.

\$1000 Stephanie Hernandez is a graduating senior at Humble High School & will be attending The University of Alabama for English Lit.

\$500 Jordan Garcia is a graduating senior at Atascocita High School & will be attending Sam Houston State University for Biomedical Sciences.

\$500 Bailey Thomas is a graduating senior at Cy-Fair High School & will be attending Texas State University for Political Science.

\$500 Dara Hall – is a graduating senior at Kerr High School & will be attending The University of Houston for Business Management.



CU *at*
WORK

**MADE JUST FOR
HARRIS COUNTY
EMPLOYEES**

BECAUSE HARRIS COUNTY IS A BIG PLACE!

HCFCU knows that not everyone works downtown & it is hard to take a break to come visit your credit union. We also know that it is not easy to open your account when you work in Tomball or Cypress & never get to see downtown either. It's why we developed our **CU at Work program!**

With our CU at Work program we bring the credit union to you! You can make deposits, open accounts, make changes or add on accounts to your current membership. We can start your loan application process, open the kiddo a savings & more.

Employees let your Managers or Department Supervisors know that we are needed. They can send us a request at cuatwork@hcfcu.com to schedule a visit to your site!

Once scheduled we post your meeting on our calendar & employees can submit an inquiry form that requests to have a loan officer come out or notify us of their interests. We provide you materials to alert others around the office we are coming out. Everyone can prepare for our visits or obtain more info at hcfcu.com/cuatwork

We look forward to hearing from you & **we'll C-U-at-Work!**

Hot Dog Days of Summer

Grab a hot dog on us from the drive-thru lane or in the lobby on special days in July. No cost & no gimmicks. We only ask **our Members to enjoy** the credit union benefits of being a member. Visit hcfcu.com/hdds to get full details.



July

Home & Home Equity Loans

Make your home equity work for you! Use the value in your home to expand for your growing family. Borrow funds for whatever you need and don't feel guilty. Call or stop by today to learn more. Mention this article when you begin the process & we'll enter you into a drawing to win \$50!

July is also home loan referral month. Know someone who is looking to buy a home? Show them the credit union way. Refer us your member qualified friends, family and coworkers for a mortgage loan during July & receive \$100 when they close. Learn more at hcfcu.com/mortgages

Let Us Buy Your School Supplies

July is the last month to gain entries in our Splurge for School contest. Every \$10 deposit made in a Kid's Treasure account equals another entry.

Learn more at hcfcu.com/kt/splurge4school



Don't have a Kid's Treasure account? Open one for just \$5!

It's never too late to start saving for the future. Plus it comes with so many great benefits!

REMINDER!

REPORT CARDS DUE: **JULY 15th** for Good Grades Rewards.

BIG TOP TREASURES

Come one come all with your little ones to your credit union & share the life of savings. We'll have a bag of goodies ready for all new Kid's Treasure accounts opened during August. We will have some extra circus candy ready for you too!

What's that? The adults like fun too!

Your "candy" is raffle tickets good for a chance to win either a \$25 or \$50 Fandango Movie Card. Receive 1 ticket for every \$10 deposited into the account at time of opening. Visit hcfcu.com/bigtop for more details.

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ATTN: COLLEGE KIDS

Win a \$500 Barnes & Noble gift card good for those back to school books or other supplies for your college life. Full details: hcfcu.com/collegelife



Don't have YASDA? That's easy! Just bring \$5 & ask to speak to a Member Service Rep to open your Young Adult account. It's a checking account designed for our members 16-25 years of age.

Time For A Check-Up!

Does your account have:

- Current mailing address?
- Current email address?
- Current phone number?
- Joint Owner/Beneficiary?

You can login to It's Me 247 or speak with a Member Service Rep to make changes to your account.



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**"WHY, THIS CAR IS AUTO-MATIC.
IT'S SYSTEM-MATIC.
IT'S HYYYYYDRO-MATIC.
WHY, IT'S GREASED LIGHTNING!"**

Rock 'n' Roll your way to low rates!

This October at the credit union everything is 'peachy keen, jelly-bean'. Cha-Cha into some hip-swayin' loan rate discounts and more! We are offering our members who are looking for a new ride **.35 off** our current auto rates¹ & for our referral friends we have a \$50 gift card for you when your referred friend closes.

We've got more! All auto loans closed during October will be entered into a drawing for a chance at a \$100 gift card.

Learn more at hcfcu.com/greaser

Visit us **October 31st** in the lobby for some spooktacular fun from **11am until 2pm!** We'll have some surprise treats for our members & members who dress up in 1950's fashion will get an extra special goodie bag!



¹for current rates visit hcfcu.com/rates

Last Time To Share the Love

We're ready to celebrate our birthday! Have you submitted your favorite friend, family, coworker or member of the credit union as a nominee?

You're invited to come down to the credit union to help us celebrate our birthday on November 28th beginning at 2:00 pm! We'll have cake and other fun stuff going on in the lobby as well as the announcement of our winner in our Grand Prize Giveaway!

Learn more at hcfcu.com/sharelove



Swipe. Sign. Enter!

We're encouraging debit card usage. Swipe & sign at select restaurants during November for a chance to win \$50!

Visit hcfcu.com & click on the news post to find out how!

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We Help The Underserved

It's the credit union way to help those who are underserved. HCFCU will host a food drive to benefit the [Houston Food Bank](#) and with your help, through donations, the food bank can provide many nutritious meals to people in need.

Last year we exceeded our goal by donating a total of 188 pounds of food! We look to break last year's goal and donate over 200 pounds. We need your help! All of our members are amazing & we are looking to you to donate food items beginning [October 31st through November 30th](#).

To learn more on how you can help, visit hcfcu.com & click on the food drive news post.



BEAR BE A Resource

BE A RESOURCE It's our annual toy drive for BEARing Gifts. Last year we doubled our efforts by providing over 100 toys! We are looking to exceed that goal this year & asking all members to bring in a toy from the list and pick up a raffle ticket for a chance to win \$100! To learn more, visit hcfcu.com & click the **BEARing Gifts** news post.

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Give the Gift of Membership

It's easy to do & you can receive a little something in return. This December every member who successfully refers multiple new members will receive an exclusive chance to win \$200! Find out more at hcfcu.com/gift

Our standard Gift of Membership program runs year-round & offers all members who refer new members an opportunity to win \$100. Learn more at hcfcu.com/referral

CHECK THIS CHECKING ACCOUNT

Did you know that big banks are more likely to charge you for free services, have higher fees, require large minimum balances & deny you a checking account?

Stop paying big banks for free services! Come check out our checking account options. Our options pay interest, offer free services - for free and come with an instant issue debit card.

Visit hcfcu.com/checkthis for more info on our current checking offer!



YEAR ROUND MONEY FROM YOUR CREDIT UNION!

Auto Loan Referral = \$50

You got your auto loan in May & now it's time to tell your friends about how much money you're saving! Rev up your rewards this year by sending your friends to get an auto loan from HCFCU & 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.



hcfcu.com/rev-up-your-rewards



Go Green = \$25

By enrolling in eStatements! Enter to win \$25 just for enrolling in an eco-friendly & secure way to receive your statements. All you need is an email account to receive a notification that your statement is ready. Enroll through It's Me 24/7 today!

Gift of Membership = \$100

You're our best advocate and you should take advantage of that! Each month we hold a drawing from all members who send us membership referrals. The form is online and available in the credit union. Just tell your friend, family member or coworker to mention your name when they come to open their credit union account.

hcfcu.com/referral



LOOK IN YOUR MAIL!



Monthly Survey = \$100

Each month random surveys are mailed out to members based on transactions & visits here to the branch. To enter, simply return the completed survey to us before the deadline! A new winner is awarded each month.

Now it's even safer to shop online! **MasterCard.
SecureCode.**

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.

Pay Your Credit Card Online!

We know you care about security and we do too. 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.



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

We're always open - said no bank ever!



We're here for you even when we are "closed"! It's easy to see with HCFCU & It's Me 247, you have access to your account information anytime! Log on to your online banking center once every 6 months to ensure uninterrupted access. You can access your online eStatement center, pay bills, make transfers, or check your balance. It's easy and best of all free to have your account information at your finger tips 24-7!

It's Me 247
Online Banking

WE'VE CRUNCHED THE NUMBERS – A HOME LOAN WITH HCFU IS POSSIBLE !

Sit down with Pat Owens on the 1st Tuesday of each month to find out how owning a home is within reach.

Schedule an appointment at:

hcfu.com/appointments & for more info on home loans visit hcfu.com/mortgages



2016 TO DO HOME PLANS:

New energy efficient appliances, replace the roof, install solar panels, update bathroom fixtures - whatever you need, we want to help!

Tap into your Home Equity to help with those upcoming plans! Call & speak to your loan officer today about how a Home Equity loan could work for you!

hcfu.com/home-equity-loans



COVER STORY: HCPHES & CHANCE

On April 2nd, BH Photography posted on Facebook this loving soul waiting to be adopted or rescued from Harris County Animal Shelter. It was by chance that the new owner would be looking for someone so sweet, loving & handsome, like our friend here. The owner was made aware & quickly worked to get him adopted. Chance is now in a loving home where he has a ranch to run, cows to corral, & a big brother who thinks he is too hyper. Chance is also a great protector and has settled into the family well.

This happy ending is not always the case. Please consider adopting or rescuing from your local shelter. Pups and cats of all varieties are always available for adoption at Harris County Animal Shelter on 612 Canino Rd, Monday - Friday from 1:00 pm until 4:00 pm. Visit hcphe.org/vph for more info!