



1400 Franklin Street, Houston, TX 77002 | 713-755-5160 phone | 713-755-8982 fax

Est. 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



Upcoming Holidays:

January 2 - New Years Day

January 16 - MLK Jr. Day

April 14 - Good Friday*

May 29 - Memorial Day

July 4 - Independence Day

*not a Federal Reserve holiday

Let's Connect:



Facebook.com/hcfcu

YouTube.com/user/hcfcu

Instagram.com/HarrisCountyFCU

Twitter.com/HarrisCountyFCU

+HarrisCountyFederalCreditUnionHouston

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Grand Prize Winner - Ms. Glenda Sanders



NEED MONEY FOR COLLEGE?

ENTER OUR MEMORIAL SCHOLARSHIP PROGRAM

Each year, HCFCU awards college-bound, graduating high school seniors with scholarships for the upcoming school year. This year, HCFCU is awarding five scholarships, two \$1,000 scholarships and three \$500 scholarships. Applications for the HCFCU Memorial Scholarships in honor of J.E. “Mac” McCain & El Franco Lee will be accepted beginning March 1, 2017.

Scholarship Application is available online.

To be eligible, the scholarship applicant, a parent/legal guardian or grandparent must be a primary member of HCFCU in good standing with at least two credit union products and/or services.

J.E. “Mac” McCain served as an HCFCU board member and credit union advocate for over 20 years and because of his dedication to higher financial education, we established this scholarship in his memory.

El Franco Lee served as Harris County Commissioner for over 30 years. Commissioner Lee was responsible for many programs benefiting youth and was a strong credit union supporter. This scholarship was established in his honor to further his commitment to the educational needs of Harris County youth.

All scholarship applications must be postmarked or received by Friday, April 14, 2017.

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



KID'S TREASURE ACCOUNTS

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

It's never too late to start saving for the future. Made special for members 18 & under.

Learn more at hcfcu.com/kt

Ask us about our Youth Accounts...

Open a **Kid's Treasure account** for the little one in your life. You start their credit union journey early and open them up to a lifetime of rewards.

Let Us Buy Your Kid's School Supplies!


All new Kid's Treasure accounts opened between **April 1st - July 15th** have an opportunity to enter their child's school supply list for a chance to win it all, on us! Current KT holders can refer a new member for their own chance to enter.

Rewards with Kid's Treasure accounts include earning interest on the first \$5 and access to all of the following:

March - Scholarship submission opens. Graduating High School seniors should submit their application before April 14th. Learn more at hcfcu.com/scholarships

May - Good Grade Rewards submission opens. Submit your child's Year End A/B report cards to receive up to \$20 for all their hard work. Deadline each year is July 15th. Learn more at hcfcu.com/kt/ktgrades/

June - July is our Splurge for School contest. Every \$10 deposit made during June & July into a Kid's Treasure account equals another entry. Learn more at hcfcu.com/kt/splurge4school



CU *at*
WORK

**MADE JUST FOR
HARRIS COUNTY
EMPLOYEES**

Because Harris County is a Big Place!

At HCFCU we know 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.

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, & much more.

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

Once scheduled, we post your meeting on our calendar & employees can submit an inquiry form to notify us of their needs & interests. We provide you materials to alert others around the office we are coming out, so everyone can prepare for our visits. Obtain more info at hcfcu.com/cuatwork

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

YEAR-END TAX INFORMATION:

December 2016 statements will include important year-end tax information. Please keep your December year-end statement for your tax records. Your 1099-INT info is on this statement and separate mailings will only be sent for qualified accounts. If you are enrolled in eStatements, no paper copy of the 1099-INT tax form will be mailed. The tax information that is being provided to the IRS will be reported on your December 2016 electronic account statement. If you need additional information or assistance locating your tax information, please contact the credit union or visit our website.

ANNUAL MEETING!

Our Annual Meeting is right around the corner! It is tentatively scheduled for **March 22nd** and will be held at the Knights of Columbus Hall again. The **doors open at 5:00 PM**, and all Members are invited to attend.

Dinner tickets are limited and go on sale **February 1st** for **\$2 each**. Each person wishing to have a plate of food must have a ticket, including children. *NO TICKETS WILL BE SOLD THE DAY OF THE EVENT.* The dinner service begins at **6pm**. Tickets will be available for purchase at the credit union or ONLINE. Tickets purchased online will be available for pick up at the hall or at the branch prior to **March 17th** with prior arrangements made. Please see online form for details at hcfcu.com/ameet.

Please note that the credit union will close at **4:00 PM** in order to prepare for the meeting. We hope you can make it and look forward to seeing all your smiling faces.

MEMBERSTRONG 2017!

Our 5th annual MEMBERstrong event will be held in February and as always, we will shower members with gifts. This year we will do things a bit differently with the giveaways, so stay tuned to our website for full details. We want to try & make it as easy as possible for all members located around the County to participate.

We love giving back to our members! We're even increasing the number of giveaway items. Due to high demand for these items, we have a limit of 1 item per member present.

Learn more at hcfcu.com/memberstrong

HCFCU Giving



Each year HCFCU works to give back and support our community. We host mobile adoptions with Harris County's Animal Shelter, food drives to benefit the Houston Food Bank, and a toy drive to benefit BEAResource kids in CPS. We participate in the Street Olympics Bright Futures Fair, Julia C Hester House's Back to School Bash, and much more. Here are a few of the upcoming events we will be hosting to give back in 2017:

Houston Food Bank - Food Drive

- In **January** drop your food donations off at the box in the front. The more we collect the more we help benefit the Houston Food Bank.



Harris County's Animal Shelter - Mobile Adoption

- In **February** we will host a Mobile Adoption event at the credit union on the corner of La Branch and Franklin. All animals on the bus are available for immediate adoption.



Harris County's Animal Shelter - Supply Drive

- In **March** drop off your donations to the box in the front. The shelter is always in need of food, newspapers, & toys. All that we collect goes to help make the shelter pets' stay a bit more enjoyable.



BEAR Back to School - School Supply Drive

- In **April** BE A Resource by helping donate much needed school supply items for the children in CPS care. They are always in need of backpacks, uniforms, and basic school supplies for all ages. Drop your donation off to the box in the front to help make a difference. All we collect goes to help a child succeed in school.



HELP JOIN THE FIGHT FOR A CAUSE!

YEAR ROUND MONEY FROM YOUR CREDIT UNION!

Auto Loan Referral = \$50

You got your auto loan & 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 247 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/emailed 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.



Go Green! - eStatements are a safe and secure way to receive your statements and they are accessible anywhere you are with internet access via It's Me 247 Online Banking. When you enroll you enter yourself into a drawing for a chance to win \$25!

Bill Pay is a free service that takes the place of ordering checks! You can send your rent payment or pay your friend back for the money you borrowed. We'll write the check for you & it's free to use! Only pay for overnighted or rushed items. Find out more at hcfcu.com

Time For A Check-Up!

Does your account have:

- Your CURRENT mailing address?
- Your ACTIVE email address?
- Your CURRENT and primary phone number?
- CORRECT Joint Owner/Beneficiary?
- A direct deposit/automatic draft?
- **Activity within the past 6 months?**

If your account does not have any activity within 6 months it could be considered inactive. Did you know after a year of inactivity we send a notice of your account status, and you risk being charged an inactive account fee? After several years, you risk the funds in the account being sent to the State of Texas!

Update your account info by logging on to It's Me 247 or speak with a Member Service Rep to make changes to your account today.

Love Your Home (Again or for the 1st time)

Have a leaky shower, or maybe need more room in the bathroom? What about a broken washer, or is there an All-In-One Washer and Dryer you've been eyeing, but haven't had the opportunity to buy it?

All of this can be solved with an HCFCU Home Equity Loan. Get up to 80% of your home's value in available equity to do those much needed home renovations, quick repairs, or buy new appliances. Home Equity loans are great for those unexpected expenses, college tuition payments, or debt consolidation. The flexible terms, and low rate can help give you peace of mind when making room for that unexpected, or planned project.

Ask to speak with a Senior Loan Officer for more info or have any Member Service Rep send you a Home Equity Packet.

Looking to own your 1st Home?

Our mortgage officer visits the first Tuesday of each month, and you can set up an appointment online! She is always available via email or phone for any questions you might have regarding first time buying, refinancing, or even obtaining pre-approval!

Our mortgage loans are offered through CU Members Mortgage in order to provide members the best possible rates and terms for their dream home. Visit hcfcu.com/loans/mortgages for more.



HCFCU LOW RATE CREDIT CARDS

Have you seen the national average for credit card Annual Percentage Rates? 15% or higher, seriously! HCFCU has some of the lowest credit card rates you can find! We have lots of cards to fit your needs, whether you need a little, or a lot. If you need a secured card to help build credit, we're here for you too! We offer no balance transfer fees, no cash advance fees, no annual fee, and the same rate for purchases & cash advances!

Whether the card is for those unexpected emergencies, a balance transfer, debt consolidation, a home renovation project, or whatever it may be, an HCFCU Credit Card can help.

Download the application from our website and fax it, drop it off, or mail it in to be processed. A loan officer will contact you with their decision and your information will be processed within 24-48 hours. Cards sometimes take up to 10 business days to be received by mail. Visit hcfcu.com/creditcard for more information.

Convenience is always on our mind!

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.



Never mail in a payment again, simply register your credit card at GoToMyCard and verify some account information to gain access. You can then setup a recurring payment or a one-time payment right from any of your devices. Payments can also be made over the phone by calling 800-820-8450.

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



Car Buying - Hassle or Fun?

Depends on who you ask. If you're a member of HCFCU you have Member Auto Center at your side. You can search and shop for your next vehicle, submit an inquiry, & get connected to a credit union representative from the dealership all while in the comfort of your home. They even offer you CarFax information right on the site. You can sell your current vehicle, or get an offer to take to the dealer. Member Auto Center and HCFCU offer members convenience and selection in buying your next auto!

Visit hcfcu.memberautocenter.com to find your next car, or sell your current car!

SUMMER CAR SALES

*May is our Auto Loan Promotional Month
Call or apply online to get your personalized rate!
hcfcu.com/loans/vehicle*

Reward Your Rate! **Discounts Available for:**

- CU Relationship*
- Credit Score >680
- Shorter Loan Terms
- Down payment

For our current rates visit hcfcu.com/rates

**Relationship Pricing Options Offer Up to a .30% discount
- .15% for checking with direct deposit & eStatements
- .15% for HCFCU credit card
- .15% for Credit Life *OR* - .15% for Credit Disability*

CHECK THIS CHECKING!

Looking for a checking account that fits your needs? Look no further! HCFCU has a variety of accounts that can help make your life a bit easier. With a low minimum balance requirement, any one can strive to keep more in their checking account while earning interest with our Share Draft account. Even if you can't maintain the \$300 minimum balance, we will only charge you a \$5 fee! So if you're receiving EXCESSIVE WITHDRAWAL FEES because of your withdrawals on your Share account, it might be time to open a Share Draft account! Our checking accounts allow for unlimited withdrawals and transactions, we also offer 2 different forms of overdraft protection for when you might need it the most!

If you carry a higher balance from month to month, \$5,000 or higher, then a Premier Share Draft account might be your best solution to earning more money! Even if you don't want to use it as a checking account, our Premier Share Draft earns an annual percentage yield of .40% on your balance. With the Premier Share Draft account you have the accessibility offered by a checking account but the earning power of a savings account!

Our Share Draft and Premier Share Draft offer free debit card access, and free Bill Pay. HCFCU works with members to offer the best solution for their checking needs. Visit hcfcu.com/checkthis or speak to a Member Service Rep about checking products available to you! Visit hcfcu.com/rates for a list of current rates.

YOUNG ADULTS - 16-25 YEARS OLD - We have a checking account made just for you! Our Young Adult Share Draft Account offers foreign ATM fee refunds, no minimum balance requirements and our Round-Up savings program. It's easy to save money and earn money with your HCFCU Young Adult Share Draft account. We offer rewards for High School graduation, Associates degrees, and Bachelors degrees. If you set up a payroll deduction or direct deposit of \$50 or more you can waive the \$3 monthly maintenance fee. Our debit card Round-Up program allows for your purchase to be rounded up to the next dollar and deposits the difference into your share account, so with every purchase you're saving a few extra cents!

Ask any Member Service Rep about the benefits of a YASDA!



Your savings is federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government.



eSign & ePay for Your HCFCU Loans

We've taken the hassle of coming downtown out of the loan process!

Apply online, sign online, and even pay online for most loan products. HCFCU offers eSign - a new way to execute your loan documents for your signature loan, auto loan, or RV loan. You can sign for your loan using any mobile device, tablet, or computer. We are continuously looking for ways to offer convenience with your membership.

Need to pay your loan with funds from another financial institution? Use ePay! ePay enables you to pay your HCFCU loans online even if you don't have an HCFCU checking or savings account. With ePay you can set up one-time or recurring payments from any financial institution you establish.

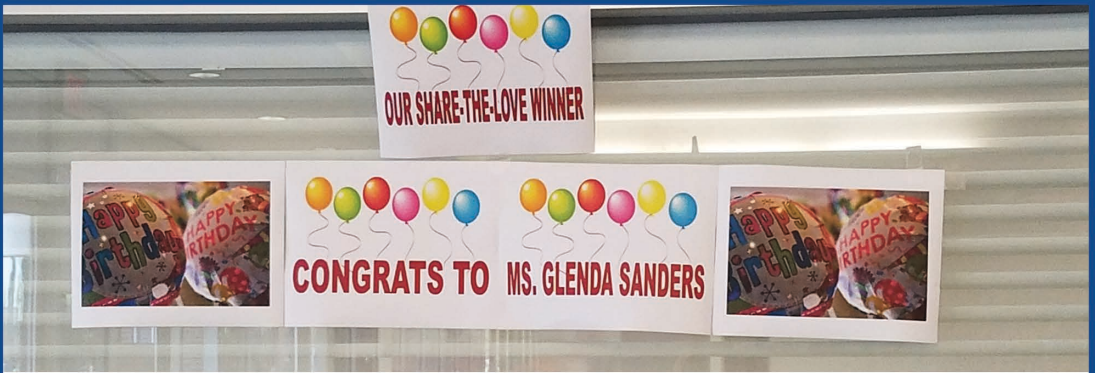
Brand New Bill Pay Features for You

We upgraded our Bill Pay (EasyPay) service recently and it now offers cool new peer-to-peer payment options through Popmoney. You can pay your friend back for that frappuccino or latte with just their email address or mobile number. Small fees may apply for sending and receiving money depending on the amounts.

Did you know you can also set up your own Account to Account transfers as well! This means you can add all your OTHER financial institutions into your Bill Pay and make one-time or recurring transfers to and from those accounts, with ease.

Bill Pay is a great tool for members who are tired of buying checks! Save yourself some money by using Bill Pay, and the next time you need a check issued, we'll write the check for you! You can send a check to any individual with a mailing address or any business using our secure service center. Pay your Bank of America Credit Card, Reliant Energy Bill, AT&T Internet, all through our free Bill Pay service!

Visit It's Me 247 and enroll in Bill Pay today or ask a Member Service Rep to enroll you.



This past year we celebrated our 65th Birthday and we decided to “Share the Love” with our Credit Union members. We created a campaign asking our members to nominate each other for a Grand Prize Giveaway, a cruise certificate good for 2! “We received many outstanding nominations and it is great knowing that someone so deserving received this vacation getaway!”, says President, Vicki Squires. We gathered all the nominations and even asked our staff to nominate members for this honor. After all the nominations were reviewed and scored, Ms. Glenda Sanders was selected as our Grand Prize winner. Ms. Sanders’ nomination story told us of a hardworking woman who always cares for everyone else. She is the employee who comes in and makes sure everyone’s day is going well. She was nominated early on by a co-worker for all she has done in their department.



Ms. Sanders was notified by telephone where we asked her to join us for our birthday event. She began by saying that she loves all the giveaways & events we do and appreciates how we work to make everyone feel welcome within the Credit Union. She loves being a member of HCFCU.

Her name was revealed at our birthday celebration. Although Glenda could not make the celebration due to previously scheduled engagements, more of her coworkers came in & confirmed we selected an amazing and deserving person.

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 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.

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

MEMBERREACH - Are you connected?

All members who have an email on file for a membership here with the credit union can receive "MemberReach" emails. These are emails sent exclusively to members regarding matters around your accounts, survey requests, closings, updates, events, or other products and services that might be useful to you! These are not standard promotional emails, and come from our internal system which can also post them to your online banking center.

Contact us to update your contact preferences or add an email to your membership. You can also view in It's Me 247 the email we have on file. These emails are different than Constant Contact emails, which typically include promotional information.



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Thank you for being a member!

U.S. POSTAGE
PAID
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