



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

Est. 1951 www.hcfcu.com Five Cent s

Lobby Hours:

Monday - Friday

7:30 AM - 5:00 PM

Drive-Thru Hours:

Monday - Friday

7:30 AM - 6:00 PM

Upcoming Holidays:

September 4 - Labor Day

November 23 - 24* - Thanksgiving Holiday

December 25-26* - Christmas Holiday

*not a Federal Reserve holiday



SAY CONGRATS TO OUR SCHOLARS!

Congratulations to all of our 2017 Memorial Scholarship Recipients and best wishes to all Members graduating High School this year.

\$1000 – Jillian Garcia is graduating from Atascocita High School and will be attending the University of Kentucky, majoring in Neuroscience.

\$1000 – Amy Patronella is graduating from St. Pius X and will be attending George Washington University, majoring in Economics and Political Science.

\$500 – Shania Baldwin is graduating from Heights High School and will be attending Wellesley College, majoring in Biochemistry.

\$500 – Jordan Rushing is graduating from Santa Fe High School and will be attending The University of St. Thomas, majoring in Nursing.

\$500 – Ian Sullivan is graduating from St. Thomas' Episcopal School and will be attending UT Austin, majoring in Mechanical Engineering.

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

Investment Services

Youth Accounts

Lending

Convenient Services

CU at Work Program

Giving Back in 2017

Upcoming Events

Upcoming Promotions

Giveaway Opportunities



In this Issue:

- Investment Services
- Youth Accounts
- Lending
- Convenient Services
- CU at Work Program
- Giving Back in 2017
- Upcoming Events
- Upcoming Promotions
- Giveaway Opportunities

Let's Connect:



Facebook.com/hcfcu

YouTube.com/user/hcfcu

Instagram.com/HarrisCountyFCU

Twitter.com/HarrisCountyFCU

+HarrisCountyFederalCreditUnionHouston



Ask us about our Youth Accounts...

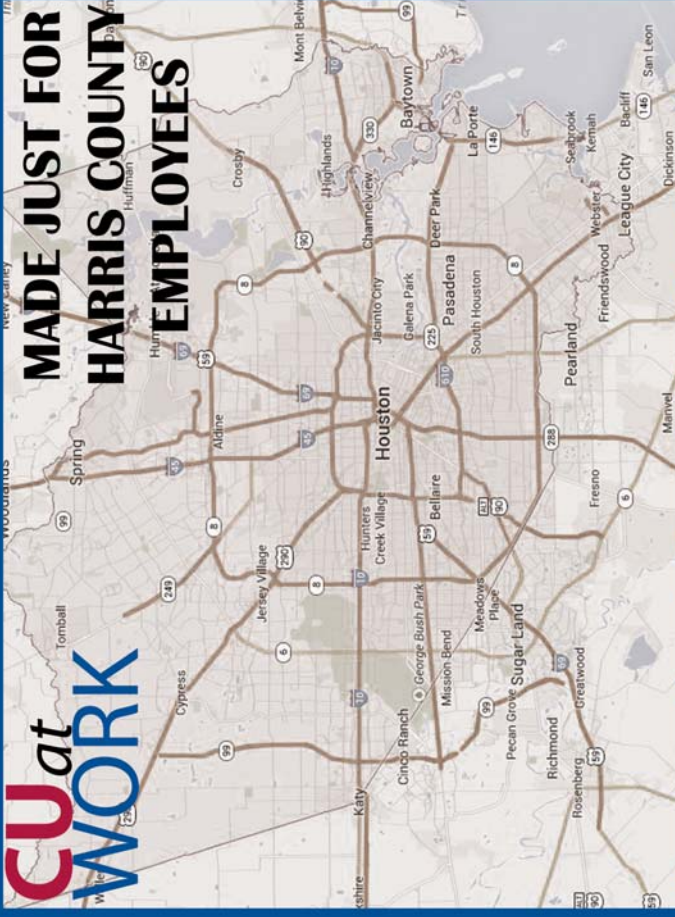
Attention: College kids, YASDA holders, & HCFCU Members between the ages of 16-25 years old, this one is for you!

Members age 16-25 who open a Young Adult Share Draft Account during July, as well as current YASDA holders, have a chance at next semester's books on us, or a \$500 Barnes & Noble Gift card. It's easy to enter using our online form. Learn how to earn additional entries by visiting hcfcu.com/collegelife

Youth Events:

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

July is our last month for the **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



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!

Upcoming Events:

Seminars/Workshops:

RSVP REQUIRED

August 9th - MEMBERS' Financial Services Workshop
11:45 AM @ 1310 Prairie St or 5:00 PM at our Credit Union Training Room (1401 Congress St Garage - Elevator Lobby)

November 8th - Budget Building Workshop, with the new year in mind!
5:00 PM at our Credit Union Training Room (1401 Congress St Garage - Elevator Lobby) We will also LIVE stream this session! Tune in to our YouTube Channel.

RSVP Required for all Seminar/Workshop events as space is limited. Visit hcfcu.com/free-seminars to register.

Come visit with our Mortgage Loan Officer!

July 6th, August 1st, September 5th, October 3rd, November 7th, December 5th...Jeanne is in our office the first Tuesday of each month for appointments! Learn more from our expert at hcfcu.com/mortgages, & schedule with our mortgage appointment page.

October 31st - Halloween Trick or Treat with HCFCU!

Visit the front desk between **1pm and 3pm** to draw from our ghostly bag. Will you get a sweet treat, or a cool trick? Only the ghostly bag knows (insert scary laugh here), 1 draw per member.

DRAWINGS/GIVEAWAYS:

- Enroll in Bill Pay **July 1st through August 31st** and enter yourself into a drawing for a Bose Wireless Speaker.
- All new Home Equity Loans, Auto Loans, and Home Loans opened from **August 1st through September 30th** will be entered into a drawing for a \$100 gift card!
- Auto Loans and Credit Cards opened during **October** will be entered to win a \$50 Shell Gas card.
- Use your Debit Card between **October 1st and November 31st** to be eligible for a chance to win a Samsung Tablet.
- Use your Debit Card or Credit Card **November 1st through December 31st** for a chance to win a \$100 deposit or credit to your account.
- New Memberships, Auto loans, and Home Equity Loans opened from **November 1st – December 31st**, will be entered to win an HCFCU Prize Pack! Visit hcfcu.com/gift to learn more about our Year-End Promotions.

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 & the 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 you can be a part of in 2017:**

Houston Food Bank - Food Drive

- **July-November** drop your food donations off at the box in the front. Learn how you can help at hcfcu.com/HFB



#BlueFamily - HCSO - August

We are a #BlueFamily! Pre-order your package now because we sold out fast!
- Learn more at hcfcu.com/hcso



Harris County's Animal Shelter - Mobile Adoption

- **September 22nd**, we will host a Mobile Adoption event at the credit union on the corner of Austin st and Franklin. Also a Supply Drive!
- 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. Visit hcfcu.com/hcphes



Cancer Awareness - October
Learn more at hcfcu.com/awareness



BEAR Back to School - School Supply Drive

- **November - December** BE A RESOURCE for children in the care of Child Protective Services - through the BEARING Gifts program
- Learn more at hcfcu.com/bear



HELP JOIN THE FIGHT FOR A CAUSE!

YES! Pay your bills, even out here!

Log in to It's Me 247 & enroll under the pay & transfer tab.



Bill Pay - Free Convenience for you!

Offering Members free convenient access, whenever, or wherever they may be through Online Banking and Bill Pay. Bill Pay has a quick and easy enrollment process, and setting up your payments is simple and secure.

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! You can also set up Account-To-Account on your own!

POPmoney + Bill Pay can help you add convenience to your life. Pay all your bills from one easy to use and secure site. Send your friend the money you owe them for lunch or request money using just a phone number or email address. Visit hcfcu.com/online-bill-pay for details and learn how to enroll.

Have you met Jodie?



Jodie Smith
Financial Advisor
713.755.5160 ext 127
713.755.8982
jodie.smith@cunamutual.com

Are you on track to achieve your short and long-term financial goals?

We recently announced our newest member service – Financial and Retirement Planning* through MEMBERS' Financial Services and Financial Advisor**, Jodie Smith. It's easy to get started. Contact Jodie for a no-cost, no-obligation consultation.

Learn more about Jodie at hcfcu.com/investments.



*Securities sold, advisory services offered through CUNA Brokerage Services, Inc. (CBSI), member FINRA/SIPC, a registered broker/dealer and investment advisor. CBSI is under contract with the financial institution to make securities available to members. **Not NCUA/NCUSIF/FDIC insured, May Lose Value, No Financial Institution Guarantee. Not a deposit of any financial institution.** CBSI is a registered broker/dealer in all fifty states of the United States of America. The representative may also be financial institution employee that accepts deposits on behalf of the financial institution.

**Representatives are not tax advisors. For information regarding your specific tax situation, please consult a tax professional.

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Hot THE DOG DAYS OF SUMMER



Enjoy a dog on us!

For more info go to hcfcu.com/hdds



November 28th – HCFU's 66th Birthday!
We want to celebrate by giving back to our members. Wish us a Happy Birthday on social media for a chance to win a gift card from a variety of options!



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

Stay Connected! - Subscribe to our promotional mailing list managed by Constant Contact, visit hcfcu.com/email-subscribe to signup. These emails are different than those received through Member Reach. All members who have an email on file for a membership 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! Contact us to update your contact preferences or add an email to your membership. You can also view the email we have on file in It's Me 247.

Time For A Check-Up!

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?

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. 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.



RELIABLE LENDING FROM HCFCU

Need a loan - Think HCFCU for all your lending needs.

HCFCU is the place for your next Auto Loan, Home Equity Loan, or Mortgage! Are you thinking of buying a home or maybe renovating your current home? HCFCU's got a loan for that.

We also have some financial education advantages for members thinking about a new home, or considering modifying their current home. Complete the *Home Ownership and Mortgage Loan online education* modules during August for a chance to win a \$50 Fandango Movie Gift card.

Looking for some extra cash to renovate your home, need a new set of wheels for yourself or your teenager, or a new home with space for your growing family? We've got you covered, plus all new Home Equity Loans, Auto Loans, and Home Loans opened from August - September will be entered into a drawing for a \$100 gift card! Choose from Home Depot, Shell Gas, or movies. We'll draw 3 winners, 1 from each category of loan.

For information on our Mortgage options visit hcfcu.mortgagewebcenter.com.

Home Equity loans are great way to help with, 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 to have a Home Equity Packet mailed to you.



Credit Cards with Peace of Mind...

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! You can even access your account information, pay your bill, and check transactions with ease using GoToMyCard.

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.

Apply on our website or download the fillable application to 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.

All Auto Loans and Credit Cards opened during October will be entered to win a \$50 Shell Gas card. Visit hcfcu.com/treats for details.

Use your Debit Card or Credit Card November 1st through December 31st for a chance to win a \$100 deposit or credit to your account.

Reward Your Rate!

Discounts Available for:

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

*Relationship Pricing Options Offer

- Up to a .30% discount!
- .15% for HCFCU credit card,
- .15% for Credit Life,
- .15% for Credit Disability, or
- .15% for checking with direct deposit & eStatements.

For our current rates
visit hcfcu.com/rates

Super HCFCU!

October brings spooky tricks and sweet treats. HCFCU comes to the rescue!

We are providing members additional opportunities to lower their auto loan interest rate* through our **relationship pricing** and by completing **online education modules**** covering *Credit Cards, Auto Loans, and Credit Reports*.

The education modules are quick and easy to complete and will provide valuable knowledge and insight. Plus all Auto Loans and Credit Cards opened during October will be entered to win a \$50 Shell Gas card.

Visit hcfcu.com/treats for details.

Access to our Online education modules can be found on our Financial Education Center at hcfcu.com/fec.

*APR is the Annual Percentage Rate. Rates quoted are offered based on excellent credit history for an individual and key loan characteristic, including but not limited to amount, term, and vehicle characteristics. Actual APR may vary based on credit history and applicable discounts. Current HCFCU loans are not eligible for refinancing with promotional rate. **Must complete educational modules, quizzes, and/or seminar prior to closing on your auto loan in order to receive the applicable discount to your loan rate. Discounts are not retroactive and only apply to any new HCFCU auto loan account opened from October 1st and closed before December 31st including refinances. Ask to be emailed list of applicable discounts from your loan officer.

Convenience is always on our mind!

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!

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](#).





Checking options for every step of life.

Learn about our Share Draft Accounts online.

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! 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/checking or speak to a Member Service Rep about checking products available to you! Visit hcfcu.com/rates for a list of current rates.

We're always open - said no bank ever!

It's Me 247
Online Banking



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! Enroll today!

U.S. POSTAGE
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FEDERAL
PERMIT NO. 128

Harris County
FEDERAL CREDIT UNION

1400 Franklin Street
Houston, TX 77002

713-755-5160

www.hcfcu.com

Thank you for being a member!