



**HURRICANE CREEK**  
Federal Credit Union  
**Third Quarter**  
**October-December**  
**2021**

Getting way too much junk mail? You can opt out of pre-screened offers of credit and insurance by mail. You can opt out for 5 years or permanently. Call 1888-567-8688 or go online to: [optoutprescreen.com](http://optoutprescreen.com) This service is managed by the 3 credit bureaus and is a secure service so your personal info remains safe!

The 73<sup>rd</sup> International Credit Union Day is Thursday, October 21<sup>st</sup>. Come out and celebrate with us and get a 70's themed treat!



## HOLIDAY CLOSINGS:

**Columbus Day:** Monday, October 11<sup>th</sup>

**Veteran's Day:** Thursday, November 11<sup>th</sup>

**Thanksgiving Day:** Thursday, November 25<sup>th</sup>

**Christmas Day:** Friday, December 24<sup>th</sup>

**Christmas Day:** Saturday, December 25<sup>th</sup>

**New Year's Day:** Friday, December 31<sup>st</sup>

Under federal law you can obtain a free credit report once a year from each of the credit reporting agencies- Experian, Equifax, and TransUnion. To get your free annual credit report visit: [www.AnnualCreditReport.com](http://www.AnnualCreditReport.com)

Don't forget- **Safe deposit box fees** will transfer out of your 01 savings account on **December 1<sup>st</sup>**. Annual prices per box are:

- 3x10- \$25
- 5x10- \$35

Beware of scams this holiday season. Unfortunately, we see an increase of fraud on debit/credit cards throughout Black Friday and Christmas shopping times. Sometimes depending on the transaction, these charges may not be eligible for a dispute so we ask that you be extra cautious before entering your card number.

### *extra tips:*

Be careful of following links, especially from social media. Fraudsters can generate false websites and advertise them through links on other popular websites such as Facebook.

If a bargain seems too good to be true, more than likely it is. Scammers use good deals on items that can normally be expensive to draw you in.

Free trials where you pay for the shipping only and not the item are scams 99% of the time. It's hidden in the fine print that you have to cancel the subscription before they charge the full amount.



## *did you know....*

We offer **direct deposit** and **payroll deduction** through your workplace. We can set up automatic deposits coming over to your savings, checking, or loan payments so you don't have to make the trip here every pay period. Call us or come by to get an **account verification** form you can take to your employer to start the deposits.

Our **Christmas Club** accounts are the perfect way to save up for the holiday season. It's a savings account that doesn't allow any withdraws until it transfers over into your regular savings on November 1<sup>st</sup>. We can also set up an automatic transfer from your check every pay period to go directly to the Christmas club account.

After switching our debit cards to Mastercard in October 2020, we now have the ability to allow you to set your pin number to a number you choose. If you need to change your pin number you can call the debit card automated line at **1855-726-4885** or contact us and we can get it changed for you.



If you could use some extra cash during the holiday season, take advantage of our Holiday Skip-A-Payment program. You can choose to skip your November OR December payment by completing the form below and **returning it by November 30, 2021**. By opting for Skip-A-Pay, you request that HCFCU defer your loan payments as indicated. You agree and understand that:

- 1) FINANCE CHARGES will continue to accrue at the rate provided for in your original loan agreement, during and after that time.
- 2) Deferring your next payment will result in your having to pay higher total finance charges than if you made your payments as originally scheduled.
- 3) This payment deferral will extend your loan(s) and you will have to make extra payment(s) after your loan(s) would otherwise be paid off
- 4) You will be required to resume your regular monthly payments in the following month. If you previously elected credit life and/or disability insurance, the insurance coverage will not be extended beyond the original maturity date. All skip-a-pays subject to HCFCU approval. All other terms and provisions of the original term of the original loan agreement will remain unchanged and in full effect.

**Signature of borrower AND co-borrower:**

\_\_\_\_\_  
\_\_\_\_\_

**Member (Account) #:** \_\_\_\_\_

**LOAN NUMBER / MONTH TO SKIP:**

A. \_\_\_\_\_ NOV DEC

B. \_\_\_\_\_ NOV DEC

C. \_\_\_\_\_ NOV DEC

D. \_\_\_\_\_ NOV DEC

**ELIGIBILITY REQUIREMENTS:**

- The loan must be booked for at least 9 months
- The loan must have a clean payment history
- You must not have had any other payment deferrals during the previous 12 months

NOTE: payments received through payroll deduction will be deposited into your share account



*wings over bryant*



6/19/2021



Our **fee schedule** has changed. Please visit our website [www.hurricanecreekfcu.org](http://www.hurricanecreekfcu.org) to view the changes.

# DOWNLOAD OUR APP

APPLE



ANDROID



## RATE WATCH

### Deposit Accounts APY

Share Savings	.250%
Checking	.050%
IRA Share	1.000%
Money Market	.350%

### Certificates

6 Month	.200%
12 Month	.250%
18 Month	.300%
2 Year	.400%
3 Year	.500%

### Loans APR

Auto (As low as)	2.49%
Signature (As low as)	8.24%
Visa (Fixed Rate)	11.90%

Rates Effective as of printing. Savings rates are declared for previous quarter and dividends paid quarterly. Money market, checking and certificate account dividends paid monthly. Rates subject to change with out notice. Contact a credit union employee for information on applicable rates and terms. All savings percentages quoted APY, loans quoted APR. \*Rates based on approved credit for 60 months and other available discounts.

# Santa's Cookies

## Ingredients:

- 1 box white cake mix
- 2 large egg whites
- 2 tbsp flour
- ½ cup vegetable oil
- ¼ cup white chocolate chips
- ¼ cup milk chocolate chips
- ¼ cup holiday sprinkles

1. Preheat oven to 350°.
2. Combine the cake mix, egg whites, flour, and oil in a large bowl.
3. Add in both kinds of the chocolate chips, once those are combined gently fold in the sprinkles.
4. Bake for 8-10 minutes until edges are slightly golden.
5. Cool for 4 minutes on the pan and then transfer to a wire rack. Enjoy!



## CONTACT US:

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