



HURRICANE CREEK
Federal Credit Union
First Quarter
2021



HOLIDAY CLOSINGS:

Memorial Day: Monday, May 31st



We are so excited to introduce a new feature that will make changing your address, filling out a stop-payment, and so many other forms much easier for you! We have started using eDocSignature, a way for us to email you the necessary forms and have them signed with electronic signatures.



We may ask you to update your information with us if we notice you have a bad phone number, bad address, or expired driver's license on your account. This helps us have the most current information and keep everything running smoothly. Thank you!

DOWNLOAD OUR APP

APPLE



ANDROID



DON'T FORGET- The last day to submit your 2021 scholarship application is **April 16th** and scholarships will be awarded on May 28th. If you have any questions, please email: teller@hurricanecreekfcu.org

GRAB YOUR SUNSCREEN

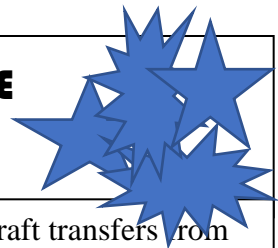
If you've been waiting all winter long for your chance to soak in the sun, this is your sign! We are running our vacation loan special now through September 30th, 2021. Applicants are eligible to borrow up to \$2000 at a 7.00% interest rate. The payments would be approximately \$8.65 per month for every \$100 borrowed. If you are interested in applying or want more information on this special loan offer, please call us at 501-315-3162 and we would be glad to assist you further. The beach is waiting!

BENEFICIARIES

Do you have a beneficiary on your account with us? If you don't or you're not sure, you may want to come by and set one up. It never hurts to be prepared and it helps us insure your account is taken care of the way you intended it to be.

WE'D LIKE TO INTRODUCE YOU TO OUR NEW COURTESY PAY SERVICE

DISCLOSURES: AUTOMATICALLY INCLUDED FOR ALL ELIGIBLE PERSONAL CHECKING



This discretionary service only incurs a cost when you use it as a supplement to your current overdraft transfers from your savings or other accounts, and does not constitute an actual or implied agreement between users and HCFCU.

Courtesy Pay is always a discretionary service that may cover non-sufficient funds (overdraft/negative balance) that may result from: payment or non-payment of checks; use of debit cards at a point of sale and use of ATM for withdrawal purposes (with required opt-in); Automated Clearing House (ACH) debits or other electronic transfers or other withdrawal requests by you; Payments authorized by you; return of unpaid items that were deposited to your account; and deposit of items to your account which, according to our Funds Availability Policy (see website) are treated as not yet "available".

The credit union will calculate overdraft transactions based on your available account balance, not the actual. Pending transactions may influence that amount available at the time of a transaction that falls within the courtesy pay service. For example, your actual account balance may show \$500, however a preauthorization on your debit card for \$25 pay at the pump and \$100 for a hotel room will result in an available balance of \$375. We are not obligated to pay any items ever. Rather than automatically returning an item unpaid, we may consider, without obligation on our part, approving your reasonable overdrafts up to your assigned Courtesy Pay Limit. To be eligible for consideration you must have been a member for 90 days, be over 18 years of age, and maintain your account "in good standing" which includes but is not limited to: You are not in default on any loan obligation to us; you pay your outstanding overdraft (negative) balance, including our fees, timely or on demand, and your account is not subject to any legal or administrative order or levy,

This discretionary service is limited to personal checking accounts. Only one (1) overdraft limit per tax ID/SSN. The limits and fees on accounts will be \$500 per checking account, and the fee per overdraft transaction is the NSF/OD fee currently posted on HCFCU's website and Fee Schedule. Typically, we will charge our current NSF fee whether we approve an overdraft item for payment or return it unpaid. Our NSF/OD fees will be included in and count against your assigned Courtesy Pay limit of \$500. Whether your overdrafts will be paid or not is at our sole discretion and we reserve the right not to pay. We may refuse to pay an overdraft for you at any time, even though your account is in good standing and even though we may have previously paid overdrafts for you. You will be notified of any NSF items paid or returned that you may have; however, we have no obligation to notify you before we pay or return any item. The amount of any overdrafts including our fees that you owe us shall be due and payable immediately. If there is an overdraft paid by us on an account with more than one (1) owner on the signature card, each owner and agent, if applicable, shall be jointly and severally liable for such overdrafts including our fees.

ATM and One-Time Debit Card Transactions – We do not authorize or pay overdrafts for ATM or one-time debit card transactions under our discretionary Courtesy Pay Program. If you want HCFCU to authorize and pay these transactions, you must OPT-IN to this portion of the program. Our current NSF/OD fee will be assessed when an overdraft is authorized and paid. Please contact us for assistance in requesting OPT-IN or to opt-out at any time too.

You may choose at any time not to participate in our Courtesy Pay Program. Please contact us and we can explain what the Opt-out means and the potential consequences for you. You must restore any amount by which your account is overdrawn as soon as possible or upon demand. If you do not pay, you agree that we can cover the amount of the negative balance from any other HCFCU account in which you have an interest under our Right of Offset. If we cannot recover that amount exercising our Right of Offset, our right to recover collection costs applies. If the overdrawn/negative balances are not repaid within 45 days, additional negative credit reporting may occur. Overdrafts should not be used to pay ordinary or routine expenses and you should not rely on overdrafts as a means to cover these expenses. If at any time you feel you need help with your financial obligations, please contact HCFCU at 501.315.3162 or email us at teller@hurricaneccfcu.org.

ANNUAL MEMBERSHIP MEETING 2021

Thank you so much for joining us for this year's annual meeting! We had a great turn-out and we always enjoy seeing everyone in person. We appreciate you all so much and we wouldn't be here without your continued support and business! Our members are the greatest.



RATE WATCH

Deposit Accounts APY

Share Savings	.200%
Checking	.050%
IRA Share	1.000%
Money Market	.500%

Certificates

6 Month	.300%
12 Month	.650%
18 Month	.700%
2 Year	.750%
3 Year	.800%

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.

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