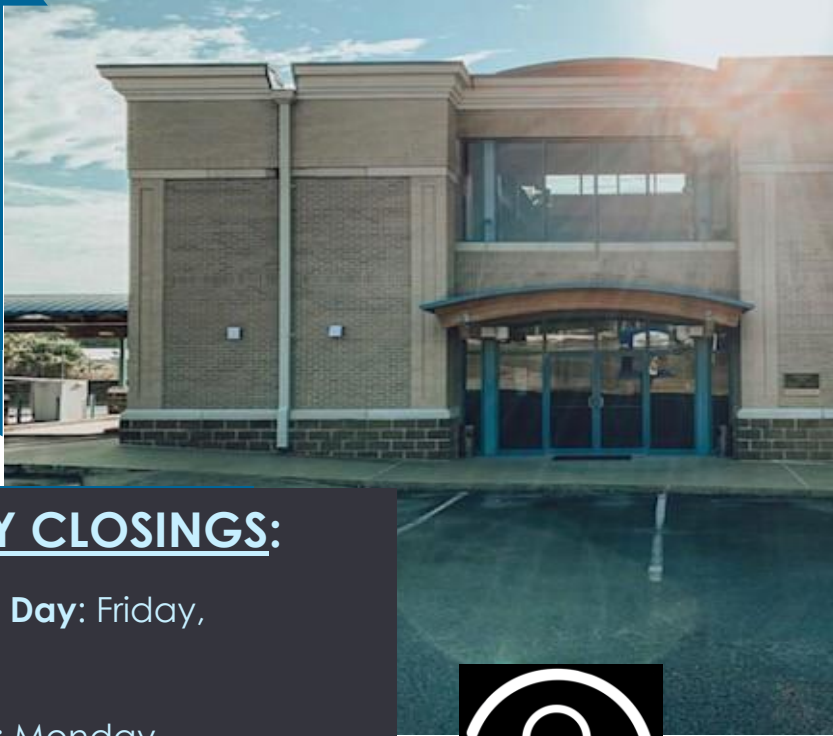




HURRICANE CREEK
Federal Credit Union
Fourth Quarter
2020



CREDIT UNION DAY

We had an amazing turnout for Credit Union Day back in October! Thank you to everyone who showed up to celebrate us and eat some yummy carnival treats. We wouldn't be able to do what we do without our amazing members!

HOLIDAY CLOSINGS:

- **New Year's Day:** Friday, January 1st
- **MLK Jr Day:** Monday, January 18th
- **President's Day:** Monday, February 15th



SecurLock Equip

Another new feature that comes with our new Mastercards is the app available on your phone called SecurLock Equip. You're able to turn your card off/on, set daily spending limits for yourself, and even set a travel notification for when you will be making purchases out of town. If you have multiple cards on different accounts with us you can connect them to the app and control them from there. Come inside our lobby and we would be happy to help you set it up.



DOWNLOAD OUR APP

Apple

Android



We pay back in rewards!



With our new MasterCard debit cards, we are introducing myRewardsPlus, a new rewards system where you **earn 1 point for every \$4 you spend** with your debit card. Everyday purchases that you would be making regardless can now earn you points that can be redeemed for merchandise, event tickets, gift cards, fuel, and more.



**HURRICANE
CREEK**
Federal Credit Union

THE SMARTEST WAY TO SAVE

**EVERY \$25 DEPOSIT IS
ANOTHER CHANCE TO WIN!**

Only \$25 to start a Save to Win account.
Speak with a member representative
for details.



@savetowin



/savetowinmi



Official account and prize entry rules, and a complete list of prizes are available at savetowin.org. Void where prohibited by law. © CU Solutions Group, 2017. All rights reserved.

Call or come by to learn more
501-315-3162

It's never too early to start saving for Christmas next year! Don't forget to come open a **Christmas Club account** so you'll be fully prepared when the holidays roll around sooner than you think. You make deposits all year long that can't be withdrawn unless you're closing the account; on November 1st the funds will distribute into your regular shares so you can shop!

Just a reminder- any account that is delinquent 20 or more days will automatically cause your debit card to shut off temporarily until the account or loans are brought current. This is a system-wide setting that cannot be disabled unless the accounts are brought into good-standing. If you have any questions, please feel free to call us.

\$ APPLE PAY & GOOGLE PAY \$

Now that the new Mastercard debit cards are live, we're so excited to share some of the exciting benefits that come with them! You are now able to connect Apple Pay and Google Pay to your card and start using them. If you have an iPhone or Apple Watch, you can scan your phone or watch at businesses that accept Apple Pay and securely complete your transaction without swiping your card or using the chip. The same contactless payment methods are available through Google Pay with your Android phone or Wear OS watches. You can log onto Apple, Google, or Mastercard's websites to learn more about the process and how to get set up!



IT'S TIME TO DE-CLUTTER YOUR MAILBOX!

We think junk mail can be just as irritating as you do. Did you know that you can opt out of prescreened offers of credit and insurance by mail? You can opt out for 5 years or permanently. Call 1-888-567-8688 or go online to optoutprescreen.com. This service is managed by the 3 credit bureaus and is a secure service so your personal info is safe!

RATE WATCH

Deposit Accounts APY

Share Savings	.350%
Checking	.250%
IRA Share	1.00%
Money Market	.750%

Certificates

6 Month	1.10%
12 Month	1.25%
18 Month	1.15%
2 Year	1.35%
3 Year	1.50%

Loans APR

Auto (As low as)	3.24%
Signature (As low as)	8.24%
Visa (Fixed Rate)	11.90%

Rates Effective as of printing. Savings rates are declared for previous quarter and dividend 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. *Rate based on approved credit for 60 months

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