

1st Quarter 2022

  
**HURRICANE  
CREEK**  
*Federal Credit Union*

# The Wave

## Holiday Closings

**Memorial Day:**  
Monday, May  
30<sup>th</sup>

## Did You Know

WE ARE OPEN ON SATURDAYS FOR YOUR CONVENIENCE AS WELL! WE UNDERSTAND MAKING "BUSINESS HOURS" CAN BE HARD WHEN YOU WORK THE SAME SCHEDULE, SO WE ARE HERE 8:30-12:00 IN THE DRIVE-THRU READY TO HELP.

## Announcement

2022 GRADUATING  
SENIORS

DON'T FORGET TO APPLY FOR OUR SCHOLARSHIP!! YOU DO HAVE TO BE A MEMBER OF THE CREDIT UNION WITH \$5 ON DEPOSIT. THE **APPLICATION DEADLINE IS MAY 5<sup>TH</sup>** AND APPLICATIONS CAN BE FOUND ON OUR WEBSITE OR IN THE LOBBY.

(IF YOU ARE UNDER 18 YOU WILL HAVE TO HAVE A PARENT/GUARDIAN ON THE ACCOUNT WITH YOU)

# SIMPLE ✓ CHECKING

- NO MONTHLY SERVICE FEE
- EARN DIVIDENDS ON BALANCES OVER \$100
- SECURLOCK DEBIT CARD PROTECTION
- FREE MASTERCARD DEBIT CARD
- FREE BILL PAY AVAILABLE.

**IT'S SIMPLE, IT'S EASY, AND YOU SHOULD OPEN TODAY!**

***hurricanecreekfcu.org***

# GET OUTSIDE!

LOANS FOR BOATS, CAMPERS, RVs, MOTORCYCLES

APPLY TODAY

\*Some restrictions apply; see official rules

## Debbie Lawrence

Over the years many members, employees, and friends alike have come to know and love Debbie as a smiling and helpful face at the credit union. She is one that can't really be replaced but we are excited for this new journey in her life.

—HCFCU Staff



*"Thank you everyone! It has been my absolute pleasure to serve our members through these years. As much as I am looking forward to spending time with my husband, I will miss seeing all of you and hearing about your families, your vacations and life experiences. Congratulations Andrew Pickett for joining the credit union family!"*

*-Debbie*

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# Spotlight – Credit Union Services



**SECURLOCK-A** feature that comes with our MasterCard's is the app 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. Stop inside and we will help you set it up!

**Christmas Club-** It's never too early to begin preparing for Christmas. With our Christmas Club account, you make deposits all year long that can't be withdrawn unless you're closing the account; on November 1st, the funds will distribute into your regular shares so you can shop!



**BILLPAY-**BillPay is available with a checking account and linked to your online banking. You can set up recurring or one-time payments to pay your bills in your mobile app, you can go to the "menu" option at the bottom and reach BillPay. Contact us if you are a first-time user and need to be set up.

## DOWNLOAD OUR APP

APPLE

ANDROID



**ROUND THE CLOCK CONVENIENCE**

**YOU NEED**

DEPOSIT CHECKS FAST WITH YOUR MOBILE PHONE.

**FREE CONVENIENT SIMPLE SECURE**

Use Our Free App to Make Free Deposits. <sup>1</sup>  
 Save a Trip to the Branch or ATM.  
 Make a Deposit With Just a Few Taps and Camera Clicks.  
 Rest Assured It's As Safe As Online Banking.

TRY IT! Download Our App on the App Store™ or Google Play.

### RATE WATCH

#### Deposit Accounts

	APY
Share Savings	.150%
Checking	.025%
IRA Share	.500%
Money Market	.250%

#### Certificates

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

#### Loans

	APR
Auto (as low as)	2.00%
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 without 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.

## CONTACT US:

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