

# The Wave

## ANNUAL MEETING **SURGE** 2023

### SAVE THE DATE

The 2023 Annual Meeting will be held at the Benton Event Center on Thursday, March 16th beginning at 6:00pm. There will be food and giveaways!

### Holiday Closings

January 16, 2023  
Martin Luther King Day  
February 20, 2023  
Presidents' Day

### Quick **CASH** PAYDAY ALTERNATIVE LOAN

Need a little extra cash to pay bills? We have a short-term, no credit check loan option available now. Get up to \$1,000. Some restrictions apply.

Call or stop by today to apply.

\*Must have active HCFCU checking account with direct deposit for at least 6 months or a savings account with direct deposit for 2 years. Direct Deposit must include a surplus of \$250 over current HCFCU payments. Some restrictions apply. Contact HCFCU for more details. Insured by NCUA.



### Loan Protection

Protect yourself and your investment. We offer G.A.P. insurance that will help pay off your loan in the event of a total loss after insurance pays. Mechanical Repair Insurance is an auto warranty option that cost less than what you can get at a dealership. Credit Life will take care of your loan in the event of your death so that your family does not have to worry. Credit Disability will help pay your loan payment in the event you become disabled and unable to make your payment.

**PUT YOUR HOME'S EQUITY  
TO WORK FOR YOU.**

**FIND OUT HOW A HOME  
EQUITY LINE OF CREDIT  
FROM HCFCU CAN HELP YOU!**



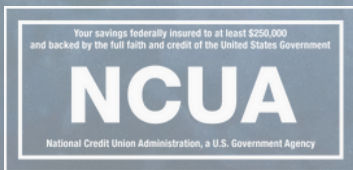
**STOP BY AND SPEAK WITH KRISTY TODAY!**



**eSTATEMENTS**  
**BETTER SECURITY**  
**MORE CONVENIENT**  
**SIGN UP NOW**

Sign up for eStatements on the app or in online banking by going to settings > edit email and clicking on your email address that you would like to be notified about statements through. No more waiting on snail mail.

**DOWNLOAD OUR APP**



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