

2nd Quarter 2022


**HURRICANE
CREEK**
Federal Credit Union

The Wave

Holiday Closings

Independence Day:

Monday, July 4th

Labor Day:

Monday, Sept. 5th

Did You Know

We now have the capability to print debit cards in the branch! If you open a new checking account, lose your card, or break your card, we can get you one made without you having to wait weeks for it to come in the mail.

Meet Penny

Penny is the mascot for Hurricane Creek FCU! Penny loves kids and has a special saving account just for them.



Deposit \$5 and you get a prize from Penny's Treasure Chest. Reach \$300 and you get to pick one of Penny's gift cards!



hurricanecreekfcu.org

2021/2022 PURCHASE OR REFINANCE

RATES AS LOW AS

1.10% APR*

2020 & OLDER PURCHASE OR REFINANCE

RATES AS LOW AS

2.20% APR*

SPLASH

INTO A LOW AUTO RATE

NO PAYMENTS FOR 90 DAYS

Apply Today!

*Annual Percentage Rate. Your interest rate is determined by the loan term and your credit qualifications. Offer applies to vehicles not already financed at HCFCU. Rates as low as 1.25% APR on new or used auto year models 2021 and 2022 with no payments for the first 90 days. Interest will continue to accrue during 90 day no payment period. Rate is subject to change without notice.

RETURN COMPLETED FORM BY DROPPING IT OFF OR YOU CAN:

Mail it to us:	Fax it to us:	Email it to us:
Hurricane Creek FCU PO BOX 417 BENTON, AR 72018	(501)778-8227	info@hurricanecreekfcu.org



SUMMER SKIP-A-PAY

If you would like to skip-a-payment on your HCFCU loan, 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 loans(s) and you will have to make extra payment(s) after your loan(s) would otherwise be paid off; and 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 loan agreement will remain unchanged and in full force and effect.

MEMBER NAME _____		DATE OR REQUEST _____		MEMBER NUMBER _____	
LOAN NUMBER	MONTH TO SKIP (CIRCLE ONE)	LOAN NUMBER	MONTH TO SKIP (CIRCLE ONE)		
A. _____	JUNE JULY AUGUST	C. _____	JUNE JULY AUGUST		
B. _____	JUNE JULY AUGUST	D. _____	JUNE JULY AUGUST		

Payment Method for Processing Fee: (Circle One) Check (attached) Savings Checking

SIGNATURE OF BORROWER OR CO-BORROWER _____ PHONE NUMBER _____

A \$30 processing fee will be assessed per loan. Loan must be on the books for 6 months and not have been delinquent in the past 12 months. QuickCASH loans are excluded from the offer. Loan payments normally received through payroll deduction will be deposited into your share account.

Spotlight



GAS REWARDS-What's one thing EVERYONE could use these days? Extra money for gas! Here's the good news-- you've already been earning your extra gas money without even knowing it. Our debit and credit cards are loaded with rewards points that you have been accumulating since you started using your card. These points are eligible to be redeemed on multiple rewards such as gas, utility bills, and travel. To register your cards and check on how many points you've earned so far, go to our website www.hurricanecreekfcu.org, click on the Services tab and click on Rewards.

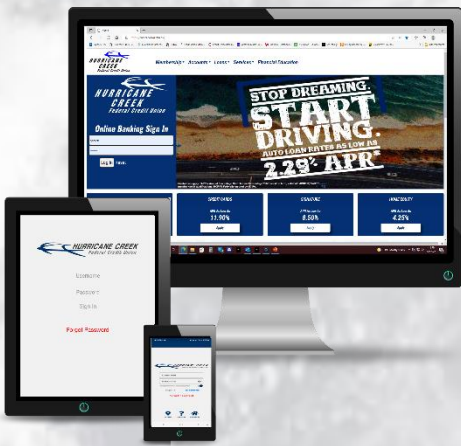
Your Receipt- You may have noticed a QR code is now at the top of our receipts. Scan the code with camera on your phone to complete a survey about the service you received. Completing the survey enters you into a quarterly drawing for a \$50 gas card. Survey results are sent only to the CEO.



2022 \$1,000 Scholarship Winners



- Dylan Coats
- Makayla Hood
- Makaila Kutchka
- Julia Trantham
- Kade Cartwright



More Convenience- In the past few months, we have launched our online membership and loan applications and they have been going great! It's never been easier to become a member with us or apply for a loan and the process can be started by going to our website, www.hurricanecreekfcu.org and clicking on either the Membership or Loans tab. Stay tuned as we continue to add services that will make it easier for you to bank with us!

Get your next mortgage with
Hurricane Creek Federal Credit Union.

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Finance your home purchase with us and discover how it feels to be treated like a **real person**, not like a loan file.

CONTACT
US:

DOWNLOAD OUR APP

APPLE



ANDROID



Phone: (501) 315-3162
 Fax: (501) 778-8227
 Automated Line: (501) 315-9328
 Email: info@hurricanecreekfcu.org
 Website: www.hurricanecreekfcu.org



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